ACROSS BORDERS, BEYOND BARRIERS:
Success Stories Of Africa's Young Traders

AGRA
Sustainably Growing Africa's Food Systems

ICOYACA
Independent Continental Youth Advisory Council On AfCFTA
Celebrating 5 Years of Transformative Impact

ACKNOWLEDGEMENTS

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FOREWORD

DANIEL NJIWA - DIRECTOR - INCLUSIVE MARKETS, TRADE AND FINANCE, AGRA

Across Africa, young traders are moving food across borders, connecting producers to markets, creating employment, and strengthening regional food security. The stories featured in this magazine celebrate their determination and demonstrate what becomes possible when young people have access to reliable information, strong institutions, practical networks, and an enabling trade environment.

AGRA recognises that Africa's regional trade ambitions will only be achieved when traders can move goods safely, efficiently, and profitably. Yet many young cross-border traders continue to face non-tariff barriers, complex procedures, limited market information, inadequate access to finance, and high transport and logistics costs. Young women often encounter additional challenges, including harassment, exclusion from established networks, and unequal access to productive resources.

Through our partnerships with Cross-Border Trade Associations, AGRA has supported four interconnected areas of intervention. These include advocating for the identification and resolution of non-tariff barriers, sensitising traders on the use of the Simplified Trade Regime, establishing and equipping Trade Information Desks, and strengthening the institutional capacity of trader associations.

These interventions are helping associations become stronger representatives of their members and more effective partners in trade facilitation. In East Africa for example, AGRA's support is enabling institutional growth of the Busia CBTA which has incentivised the association to include youth in their membership and lend to them working capital through the Busia CBTA SACCO. Trade information desks have been equipped to provide practical guidance on customs procedures, documentation, applicable fees, trade rules, and mechanisms for reporting barriers. The association has also successfully contributed to advocacy for simplified trade arrangements, showing that strong associations can both explain trade policy and help shape it.

The experiences of the young entrepreneurs featured in this magazine bring the impact of this work to life. In Busia, Kenya, Emma Adongo's engagement with a cross-border traders' association has given her access to information on customs requirements, duty thresholds, digital systems, and regulatory changes. She now uses this knowledge to support other young traders who may be unaware of the rules intended to facilitate their trade. In Zambia, Maxwell Banda's journey shows the value of training and networks. After his first shipment of goats resulted in losses caused by unexpected licensing requirements, delays, and limited information, connections with experienced traders, transporters, and border officials helped him plan better, increase his consignments, create jobs, and pursue new markets.

Collectively, these stories show that supporting young traders requires more than individual training. It requires strong associations that can provide trusted information, represent traders in policy discussions, advocate for the removal of barriers, and connect young entrepreneurs to markets, finance, and business networks.

As we prepare for the Africa Food Systems Forum in Kigali, these experiences also reinforce the importance of the Youth in Trade Charter. The Charter will help translate the realities and aspirations of young traders into practical commitments to make cross-border trade simpler, safer, more transparent, better financed, and more responsive to young women and men.

AGRA remains committed to working with Cross-Border Trade Associations, governments, regional institutions, the private sector, and development partners to build inclusive markets in which young people can thrive. We are proud to share these stories of resilience and enterprise, and we hope they inspire stronger partnerships and greater investment in Africa's next generation of traders.

Daniel Njiwa.

Director- Inclusive Markets, Trade and Finance, AGRA

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ABOUT This Magazine

This magazine tells twenty five stories of people and institutions who refused to stop, gathered from the Economic Community of West African States (ECOWAS), the East African Community (EAC), the Common Market for Eastern and Southern Africa (COMESA) and the Southern African Development Community (SADC). Together, they are proof of a system that works, one determined person and one committed institution at a time.

Every story in these pages is a story about starting anyway. A woman who feared crossing a border and crossed it. A trader who lost almost everything and rebuilt. A cooperative that waited two years for one phone call and kept working while it waited. None of them started with much but all of them are still going. That persistence, more than any single number, is what this magazine set out to capture.

This magazine organises its stories around three kinds of people, deliberately, because trade does not move on entrepreneurs alone. Young entrepreneurs carry the weight of building something from nothing, often without capital, often without anyone telling them the rules already written to help them. Trade associations and cooperatives turn that individual effort into something collective, sharing costs, bargaining power and hard-won knowledge across dozens or hundreds of members at once. Trade facilitation partners, the institutions and programmes that fund, train and connect the first two, close the loop. Entrepreneurs, taken alone, can look like isolated success stories. Add in the associations and partners who trained them, financed their first shipment, or fought for the policy that let them cross a border legally, and they look like what they actually are instead: proof of a system starting to work.

Much of that system runs through the African Continental Free Trade Area, AfCFTA, the agreement meant to turn fifty four separate national markets into one. Readers meeting AfCFTA here for the first time should know its basic promise: that a product made in one African country should move to another nearly as easily as it moves within its own, with lower and even zero tariffs, simpler paperwork and mutual recognition between member states. That promise is not yet fully real. Several stories in this magazine describe exactly where it still falls short, a registration that costs more than a small business earns in a year, a rule that exists on paper but never reached the trader who needed it. Other stories describe the opposite: a rule that worked exactly as its designers hoped, once someone made sure the right person knew about it.

This magazine selected every person and organisation in it for one reason above all others, not the size of their business or the scale of their success but because they were still building, honestly, in public, willing to describe both what worked and what nearly broke them. Nobody in this magazine claims to have arrived; everybody in it is still on the way. That is the story this magazine is actually telling.

Two Sisters, a Kitchen and a Chilli Business That Crosses Borders

Jessica Banda, 25, Co-Founder And Managing Director, Jeyie Foods, Mangochi, Malawi

Jessica Banda is 25 years old and together with her sister and co-founder, Jackie, she runs Jeyie Foods. They operate from a rented house in Mangochi, Malawi, and each room is run as its own factory: in one room their team processes chilli sauce, in another they manufacture peanut butter, in a third, porridge flour is milled, and in another still, everything is packaged and dispatched to the customers waiting for it.

It began, quite simply, as a way to save money. Jessica and Jackie started making their own peanut butter at home, in their own kitchen, rather than buying it, testing recipes as they went and sharing what they made with people around them. That small act of thrift has since grown into a business that has crossed into Mozambique more than fifty times and into Zambia more than thirty, to adoring customers on both sides of each border.

Jessica graduated with a degree in Business Administration from City University in India, came home to Malawi, and spent six months applying for jobs without a single callback. “Why am I looking for jobs,” she remembers thinking, “when we have this idea where we can expand it, and in the end, even us being the ones employing other people?” She kept sending applications a while longer, mostly out of habit, but by then the business had already become the real work, and the one she believed in.

Jeyie Foods was formally registered in 2022, two years after it first started selling, and what began with two contract farmer groups supplying soya, groundnuts, maize and chilli has grown into five groups and more than three hundred farmers in total, four of the five now growing chilli specifically, JEYIE’s flagship product in every market it reaches.

Then, in 2023, a cyclone swept through Malawi, and because the business was still small, it could not absorb the shock. Jeyie shut its doors for seven months. Jessica describes that period simply: her life paused, and so did the lives of everyone who depended on the business, the farmers who suddenly had nowhere to sell what they had grown, and the staff who had no income to return to. When Jeyie reopened properly in 2024, it came back changed, restructured to withstand the next shock before it arrives, because as Jessica has come to understand it, a cyclone may only last two weeks, but for a business without the right systems in place, the damage it leaves behind can last far longer.

The first market outside Malawi found Jessica, rather than the other way round. Mangochi sits close enough to the Mozambican border, roughly two hours away, that supermarket customers kept telling her staff they had crossed over just to buy Jeyie products. Jessica and Jackie went to see the market for themselves, and what they found was

> ***“Not having your own money will sometimes put you in a position where you are just at the receiving end of any kind of treatment, because you can’t stand up for yourself.”***

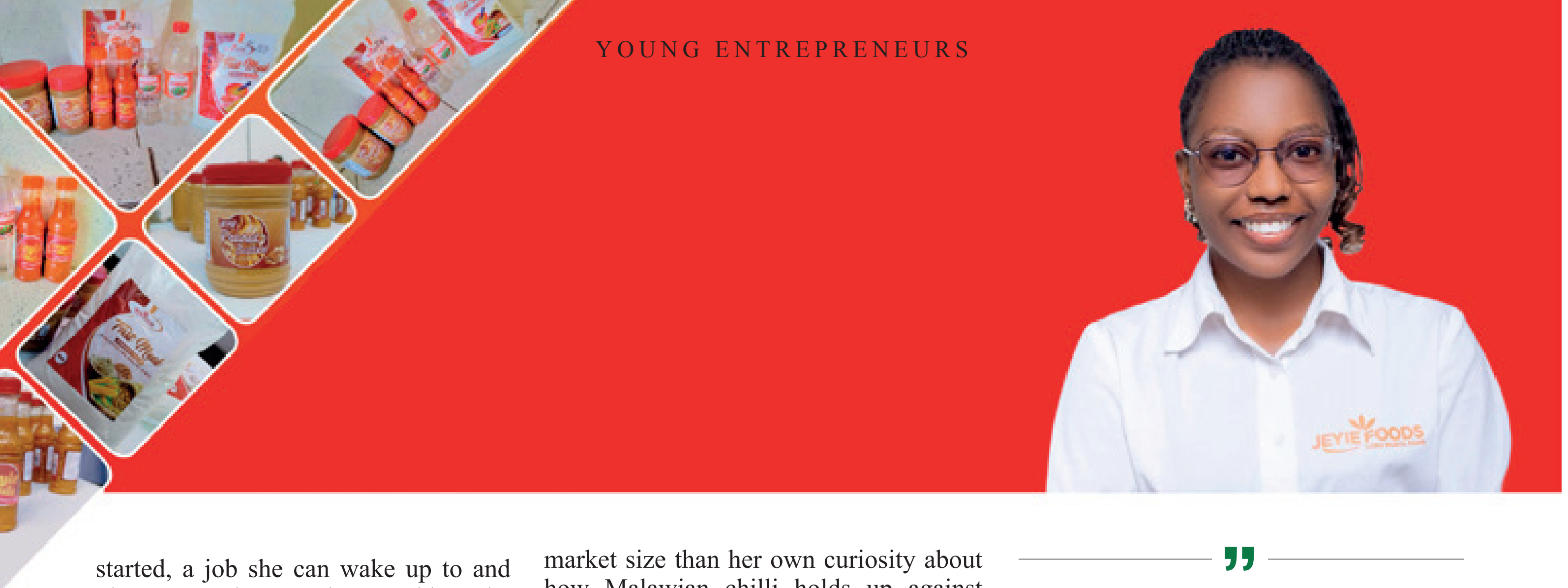
overwhelming demand for chilli in particular, chilli sauce first, and now requests for chilli powder and chilli flakes too, even though Mozambique grows and exports its own bird’s eye chillies.

Zambia opened up differently than Mozambique; it opened through a friend from Jessica’s YALI alumni network, who invited her to train local farmers on chilli processing. When the farmers tasted what Jessica brought, they wanted the Malawian variety for themselves. It was a new market built entirely on a training trip that opened doors by chance, not by design.

Jeyie hasn’t been exporting formally yet, but Jessica is candid about what that means for the business. Border agents, she says, “just try to make your life hard for no reason.” At the Mwami crossing into Zambia, officials once stopped her over whether her products were even edible, sent her to an office to be questioned, and issued her a paper to show at future crossings, on the condition that she had declared she was travelling to an exhibition, not to sell. The next time she crossed with stock to actually sell, the same officials expected something in return; she muses that she had to somehow bribe the border officials with the very products they were questioning whether were safe for human consumption.

Jessica has heard of the Simplified Trade Regime in the way many traders have, as something that exists, somewhere, for people more formal than her. She has never had it explained clearly enough to know whether or how it applies to her own shipments, and in more than fifty crossings into Mozambique, she has traded without it. If anything, that uncertainty has worked in her favour so far: without a clear rule to point to, no one has yet penalised her for what she did not know she was allowed to do.

Jeyie Foods now employs thirteen people full time, and ninety per cent of Jeyie’s past and present employees have been women, a pattern Jessica says simply happened, never planned. One employee, hired in 2024, jokes about it but means it seriously: her life has visibly changed since she



started, a job she can wake up to and plan a month around, something she did not have before. For the women on Jessica's team, the shift runs deeper than a paycheck: financial independence, she believes, is what allows a woman to stand her ground in situations where she once had no choice but to accept whatever treatment came her way. Among her farmers, most from a district where, in her words, "you grow faster than your age," ninety five percent of the original contract group are under thirty five. Several have used steady income from Jeyie's contracts to build their own houses, and one group asked to be taught to make their own peanut butter, adding value to their harvest instead of only selling it raw.

What Jessica wants next is capacity: a proper factory to replace the repurposed house, irrigation training already underway so her farmers can produce chilli beyond the four-month peak season, and a presence in every district in Malawi, not just the four supermarket regions Jeyie currently reaches. Beyond that, her ambitions follow the chilli itself, toward the African Continental Free Trade Area and Nigeria specifically, less for the market size than her own curiosity about how Malawian chilli holds up against Nigeria's own.

We asked Jessica what she would tell a young entrepreneur just starting out.

HER PRODUCT IS ALREADY NAMED ON THE LIST

Malawi and Mozambique signed their Simplified Trade Regime in October 2024, and by that December the two governments had published a common list of 47 eligible products, including processed chilli, JEYIE's flagship export. Consignments under USD 1,000, about 1.7 million kwacha, a day can cross with simplified paperwork under that list. Despite more than fifty trips to Mozambique, each one delivering a product already on the STR's approved list and well under its threshold, Jessica didn't know the rule that benefits her even existed. She is not alone: Malawian trade expert Mary Malunga has written that "lack of awareness on STR among traders... remains a challenge," worsened at this specific border by a real language barrier, Portuguese on one side, English and Chichewa on the other.

"Just start. Don't wait for things to be perfect. Start with what you have, and be consistent, and eventually everything will work out."

Selling for Peanuts, on Purpose

Bruno Nghimwena, 30, Founder, Moonsnacks, Windhoek, Namibia

Bruno Nghimwena did not set out to become a peanut processor. He ran an online clothing business first, travelling between Namibia and Tanzania to buy stock, until COVID-19 shut down travel and took the business down with it. He spent months afterwards brainstorming what to build next, not out of desperation for a job, but because he has always thought of himself as someone who builds businesses rather than looks for employment.

What he noticed while travelling kept nagging at him. Tanzania produced and processed a huge share of its own goods locally, while more than ninety per cent of what filled Namibian store shelves came from somewhere else. Namibia's own value addition industry barely existed. Peanuts gave him a way in, as they grew abundantly in villages across the country, yet women were selling them roasted straight out of a tin with no packaging, no branding and no route into formal retail. Bruno started experimenting in his own kitchen, working out how to turn a roadside snack into something major retailers like Spar and Shoprite would actually stock. What he landed on became Moonsnacks' flagship product, the Peanut Burger: whole roasted peanuts wrapped inside a thin, savoury biscuit shell, crunchy enough that customers online keep describing themselves going back for a fresh pack the moment one runs out.

Agro-processing eats capital fast, and Bruno started small, without machines, doing everything by hand. That kept costs low but capacity lower still, and for the first few years Moonsnacks sold at a loss simply because it could not produce enough to break even. Raising prices would have solved the maths and broken the business's whole premise at once, since Bruno had built it around a thirty-gram packet cheap enough for anyone to grab, rich or poor, employed or not. He held the price and absorbed the loss instead, until funding for proper equipment finally let production catch up with demand.

The lesson that stung most came in 2024, at the Bulawayo Trade Fair in Zimbabwe. Bruno arrived with his product and had no idea he needed a sanitary and phytosanitary (SPS) certificate to bring food across the border at all. Without proof of where the peanuts had actually originated, customs charged him far more tax than he expected, and because Moonsnacks was not registered as a trader in Zimbabwe, officials only allowed the products in for exhibition. He could show them off. He could not sell a single packet. "At the time, no, not really," he says, of whether he had ever heard of an SPS certificate before that trip. "I think it was the first time I was finding out that I needed one."

Training on export documentation came only after that trip, through a DHL-supported programme in Namibia that walked exporters through certification, tariff codes and possible waivers. Bruno calls his knowledge from it minimal, but it was more structured than he had going into Zimbabwe. He has no business degree at all. By his own estimate, most of what he knows about running a company, somewhere around sixty or seventy per cent of it, came from training programmes rather than a classroom, including a twelve-month course with the Enterprise Africa Network, run by the African Union's MSME Forum, that covered AfCFTA trade directly.

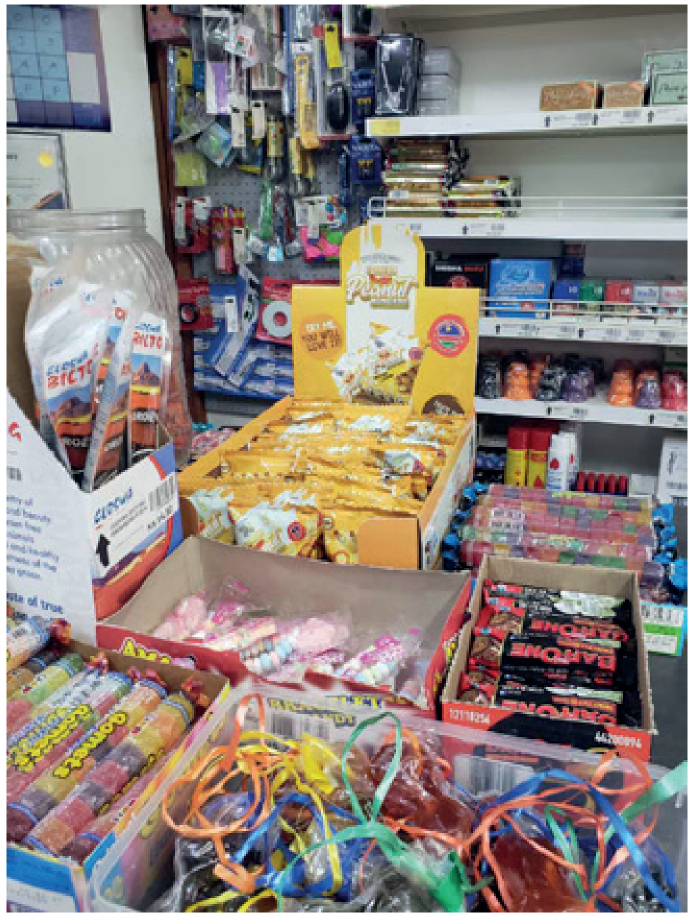
For the first two years, Moonsnacks sold almost entirely on the street, at traffic intersections, bus stops and open air markets. Formal retail did not open up until 2024, and Bruno still describes that first sighting of his own product on a supermarket shelf as one of the best feelings the business has given him.

Moonsnacks now runs on seven permanent staff, growing to eleven when orders are large, and works with close to fifteen farmers across five regions of Namibia, almost all of them women. The products sit in about forty shops at home and more than a hundred in Botswana, where the first consignment landed in September last year. Three shipments later, Moonsnacks has moved close to four tons, roughly two hundred thousand units, across that one border, and Botswana's own distributors are already pushing to bring the brand into Zambia next.

Last financial year brought in more Namibian dollars than the business had ever made, and for the first time since Moonsnacks began, the business broke even. Grants covered part of the climb, close to three of them worth roughly fifteen thousand US dollars combined, and an angel investor connected through the African Angel Investment Network covered more, though Bruno is quick to point out he was already trading before any of that funding arrived. It topped up growth rather than starting it.

Bruno wants to get Moonsnacks into Zambia, Botswana, South Africa, Lesotho and Eswatini within the next year and a half, but the ambition underneath that timeline runs bigger. Africa has plenty of regional food brands, well known across Southern Africa or East Africa or West Africa, but almost none carry the kind of universal recognition Oreo carries nearly everywhere on earth. Bruno wants to build the first kind, a brand that belongs to the whole continent rather than one corner of it, and he is eyeing Egypt and Nigeria eventually, not because the ambition feels realistic yet, but because exporting to Botswana happened years faster than he ever expected.

We asked Bruno what he would tell a young African thinking about starting a business of their own. "Business is not as glamorous as people make it sound," he says. "People say you're your own boss, but they forget you don't get paid, especially in the beginning, when your hours are fifteen or twenty a day, and there's no one there to pay you but yourself. You have to become a certain kind of person, relentless, hardworking, someone who doesn't give up. But if you create something of real value, genuinely valuable to people, you will not have a problem making money in the end."



"The products that are competing with us are international brands. Seeing my products there, next to them, it's very motivating, even though we haven't made as much money as a multinational. It keeps us going."

How Rose Turned a Bag of Potatoes Into a Growing Empire

Rose Chimilila, 29, Founder And Ceo, Chimi Group, Tanzania

Rose Chimilila is the founder and CEO of Chimi Group, an agribusiness company in Tanzania that buys, processes and exports produce grown by smallholder farmers, from avocados bound for Kenya to kidney beans bound for Italy and France. By training, she is an academic long before she became a farmer: she completed a bachelor's degree in marketing and public relations, then went further to earn a master's degree in finance and investment. None of it was in agriculture. Everything Rose knows about farming, from seed selection to export certification, she taught herself, in the field, by asking.

Before Chimi Group, Rose worked as a communications intern at the United Nations Information Centre in Tanzania, then spent a year on the German Desk of the trade ministry, supporting German companies looking to invest in the country. In 2020, while still employed there, she started farming tomatoes and cabbages on the side. What she found has often discouraged most people - fresh produce with no storage facilities will lead to spoilage, and brokers know this so it means the agri-supplier will almost always get taken advantage of. "If it's good, they'll still give you a lower price, and you can't say no, because the risk of losing it is high," she says. It was not only her problem; every farmer around her was living with the same squeeze.

When her contract ended in 2021, at just 23, Rose registered Chimi Fresh Produce and started buying Irish potatoes directly from farmers. She began training the farmers on the quality her buyers actually needed, and paying a little more for it. "I had to tell them, I want this kind of quality, because that is what the market needs," she says. "And I pay a little bit extra, because I know my market can afford it, and the farmer benefits too."

The push to formalise the business came from prospective clients; companies interested in her produce assumed she ran a company, but they later informed her that they were not interested in trading with a sole proprietor. She listened and acted accordingly by registering Chimi Group in 2023, with her father as the second shareholder.

"You can actually get a good quality product from Africa. You only need to make sure you've got the right person."

Rose added avocados, kidney beans, chickpeas, pigeon peas and, most recently, coffee, learning each one because clients asked for it, and her supply chain now crosses borders in both directions. She sources bird's eye chilies from a colleague in Malawi and soya beans trucked in from Zambia. In Burundi, where foreigners are not permitted to pay farmers directly, she works with a local partner who sources and pays on her behalf, while she and her team handle transport and paperwork once the goods reach Tanzania. Some avocado shipments cross two borders, Burundi into Tanzania, then Tanzania into Kenya, before they ever reach a buyer.

The real barrier has never been finding buyers, it has been getting paid in full to fulfill what they order. International clients typically pay on delivery or via letter of credit, meaning Rose has to source, process and ship the goods before seeing most of the money; Tanzanian banks want collateral she does not have, even with a signed contract already in hand. "The banks will say, try this, and then we'll give you the money. Then you do it, and they disappear," she says. Last year, a Kenyan buyer offered a contract for 1,000 metric tons of avocados; Rose could source it, but the financing fell through, so she serviced only 15 to 20 percent, losing the rest of the contract. This year brought a much larger vote of confidence, 8,000 metric tons, and

the same problem: financing gaps have limited her to roughly a fifth of it so far, though the buyer's factory has also since closed, for reasons outside her control.

A microfinance loan of about six thousand dollars last year helped her generate fifty thousand dollars in revenue, and a similar loan this year helped her reach seventy thousand dollars, though interest rates are high enough that she is careful not to take more than she needs. Meanwhile, she is sitting on more than four hundred thousand dollars in orders she has not been able to service, including a five hundred metric ton kidney bean order from a major Indian buyer she had to turn down under the same payment terms.

What she has built beyond the balance sheet may matter just as much: Rose employs four people directly and works with more than thirty others, mostly young women, drawn deliberately from the villages where her farmers live rather than brought in from town. She pays daily, not monthly, in a place where some families eat only one meal a day, and she feeds everyone who works for her. She has sat with workers' children so their parents would not have to choose between income and childcare, prayed with people, and gently pushed men who drink to think about their families instead. "They started saying, Madame, I'll reduce my drinking," she says. "That money can go to the kids instead, that's something I enjoy too."

Trust, once earned, compounds. The Kenyan buyer she works with today first received sample shipments from Rose in 2021, three years before they signed a formal agreement in 2024. That patience is starting to show elsewhere too: in July, Rose was invited onto a panel at the SADC trade event in Durban, a sign that Chimi Group has become a name worth listening to across the region.

Rose started by sending about 15 tons of Irish potatoes to Kenya each month; today, Chimi Group can move up to 90 tons of avocados within two to three weeks, alongside beans, chickpeas, pigeon peas and coffee moving through five countries and counting. "One day, when people are in Europe, they'll be able to see our brand on their supermarket shelves," she says, "and know that in Tanzania, there is actually good quality produce, one they can trace back to the farmers who worked so hard to grow it."

Rose credits six years with the Tanzania Women's Chamber of Commerce and TradeMark Africa's training on EAC trade and AfCFTA for much of what she now knows about documentation, certification and export requirements. "It's good to know all the information," she says, "because sometimes when I talk to the agent, she wonders how I know this stuff."

What Chimi Group is building next is the capacity to stop losing money at the margins: its own processing factory, and a stronger network of outgrower farmers trained to the standard international buyers demand.

We asked Rose what keeps her going on the days it feels hardest. She said:

> *You face a lot of challenges, but you need to be able to persevere, because if you can't, you won't be able to make it. Being successful takes a lot of perseverance. And I believe in God. Praying helps too."*

Why Should the Chicken Cross the Border?

Mutini Cheta, 26, Co-Founder, Wattles And Combs Poultry Limited, Lusaka, Zambia

Mutini Cheta is a young Zambian mechanical engineer by training but a poultry farmer by upbringing; at his company, Wattles and Combs, he has engineered a way to be both at the same time. He continued the family's farming legacy at the ripe age of twenty-two, deviating from his academic training on the land his family had already farmed for years. Wattles and Combs Poultry Limited began to take shape, first as a broiler operation, raising the fast-growing breed of chicken kept specifically for meat rather than eggs. The company began with five thousand birds a batch, then managed to triple that number to fifteen thousand; it now rears close to eighty thousand birds a year, and that growth pushed Mutini into an entirely different business than the one he had gone to university for.

Once the broiler business was running at that size, the obvious next question was what was standing between Mutini and even more profit - chicken feed was his answer. As time went on, Mutini began producing his own feed for his own birds; before long his neighbours noticed that his feed was far cheaper than anything else available, and people started asking him outright, 'oh, you make your very own feed, how much?' he remembers that his price was much lower than everyone else's, drawing in more and more customers until what had started as a way to cut down his own costs became the larger of his two businesses.

Mutini admits that his engineering degree had felt unfocused while he was studying it because his mind kept moving between working in a mine, opening an auto shop, or joining a factory somewhere but never quite settling. Once his company turned toward building an actual feed factory, the pieces seemed to magically fit together - the mechanical training met the farming instinct he had grown up with, and two passions that had been running in parallel finally converged on one business. "This aligns with what I know," he says of that moment, and it is easy to hear, even now, how much that alignment still means to him.

Wattles and Combs' flagship products are a village chicken feed concentrate and a goat feed concentrate called Mbuzi, each sold in ten-kilogram bags designed to be stretched by the farmer buying them. Once each bag of concentrate is mixed with forty kilograms of locally grown maize meal, known in Zambia as gaga, one bag becomes a full fifty kilogram sack of complete animal feed, built specifically around what Mutini calls a simple reality of the region: almost everyone grows maize, but not everyone grows the soya, sunflower and wheat that a complete feed actually needs, which is precisely where the concentrate does its work. Wattles and Combs now moves north of a thousand bags of concentrate a month, carried across Zambia through a network of agro dealers who know precisely which province each order is headed to, whether Eastern, Copperbelt, Northern or Southern.

> *"The amount of customers who were disappointed, right? Like they wanted to have the product but they couldn't get it. That used to keep me going."*

Wattles and Combs does not export directly yet, but its product already leaves Zambia through the very same agro dealer relationships that move it domestically, one dealer in the south regularly sending feed on toward Botswana and another toward the Democratic Republic of Congo, and Mutini knows both routes by name even though neither shipment carries his own paperwork across the line. Closing that gap, so that Wattles and Combs becomes the one moving product across borders rather than simply supplying the people who do, is now a deliberate ambition of his, helped along by a chance introduction; a contact at Zambia's Ministry of Commerce and Trade first told him about the COMESA, EAC and SADC frameworks, and a training in Nairobi with fellow entrepreneurs,

policymakers and the Tripartite Task Force filled in the rest. He came back able to name the thresholds governing informal cross-border trade almost from memory, including the five hundred dollar limit currently in place between Zambia and the Democratic Republic of Congo, a number he is actively hoping to see raised. “As long as the transport can be made, I’m more than happy to export,” he says, already picturing two-ton trucks loaded with two hundred bags rolling toward the borders where his contacts are waiting to receive them.

Not every year has offered that kind of clarity. Late 2024 brought a drought across southern Zambia that made sourcing raw materials at a fair price genuinely difficult, just as the country’s heavy reliance on hydroelectric power collided with that same lack of rain, leaving the factory with as little as three to six hours of electricity a day, and no way to know in advance when it would come, so staff worked night shifts simply to keep production moving. Disease has taken its own toll too, Newcastle and other outbreaks capable of killing eight hundred to a thousand birds in a single day, and Mutini still remembers one especially brutal stretch when the farm lost three hundred and fifteen birds in a day. “You just have to see it through until the end,” he says of those periods, “work with the birds you still have and hope that they can at least make you break even.”

Wattles and Combs currently carries eight people on full time payroll, all of them youth, with casual labour rising to as many as thirteen during the busiest stretches of the farming calendar, and women hold most of the company’s management positions, handling sales and oversight while the physically heavier work inside the poultry runs and feed lines tends to fall to men, a division Mutini describes plainly rather than as any kind of policy. Beyond his own payroll, the company runs free training for farmers across the country, posters going up, teams going place to place, more than five thousand farmers reached so far on how to properly feed and manage their birds and goats, sixty to seventy per cent of them youth and women. “If Zambia is doing better with animal nutrition, we’ll be better as a country,” he says of the reasoning behind giving the training away for free rather than charging for it.

What Mutini wants next is for Wattles and Combs to become a household name, not only among small-scale farmers in Zambia but across the region, carrying its own product over the very borders his agro dealers already know their way around. He credits the growth so far to falling in love with the daily grind of production itself, sourcing materials, keeping the factory running, watching the numbers, and becoming, in his own words, more open to being told he is wrong than the stubborn reputation he once had among colleagues. He will carry small feed samples with him to Kigali for the AFSF 2026 gathering in September, proof of concept in a bag light enough to travel.

We asked Mutini what advice he would give a young entrepreneur just starting out. “The storm will come,” he says. “You have times when you feel that you should just be in formal employment and under the shelter of safety. But the storm will pass. You will learn a lot. And after the storm, it’s sunshine.”

> ***The storm will pass. You will learn a lot. And after the storm, it’s sunshine.”***

How A Weekend Meal Prep Turned Into A Real Business

Sizolwenkosi “Sizo” Mazolo, 35, Founder, Ingcebethu Pvt Ltd, Trading As Homegrown, Zimbabwe

Sizolwenkosi Mazolo did not set out to build a food processing company; she set out to stop cooking twice a day!

It was 2020 in Zimbabwe, and Sizo, as everyone calls her, was living alone, juggling school, a job, and a full plate of social responsibilities, leaving her with no time or energy to prepare a proper meal after work. “Each time there was just not really enough time for me to get home and prepare a healthy meal,” she says. So she began freezing batches of food over the weekend so she would not have to start from scratch, chopping and cooking, every single evening.

Then her relatives started noticing. Every weekend visit, they would leave with her frozen carrots and whatever else she had prepared, simply because it made their lives easier too. “This time around, you don’t have frozen carrots, but why? Because last time I took them and they made my life so much easier,” they told her. Sizo realised she was not the only one with the problem, and asked the obvious question: if I sold this to you, would you buy it? The answer was yes. She began preparing small batches specifically to sell, delivering after work or letting people collect from her house. That was the beginning of what is now Ingcebethu Pvt Ltd, trading as Homegrown.

Around the same time, Sizo started sourcing fresh produce more cheaply from Zimbabwe’s biggest fruit and vegetable market, the kind of place where farmers arrive at 4 a.m. with truckloads straight from the fields. It was, she says, a beautiful sight. But a short walk away sat an enormous, foul-smelling dumpster, filled with rotting fruit and vegetables that farmers had failed to sell in time, had gone bad in transit, or simply were not of good enough quality for the market.

“Hundreds and thousands of fruits and vegetables get thrown away every day in that dumpster,” she says. Farmers, she realised, were trapped in an impossible choice at the market: sell at a loss, or hold out for a better price and risk the produce spoiling before it sold at all. Either way, someone lost. “That’s how I also got motivated to say, I want to be part of the solution,” she says. “Of course, I’m not going to be able to change the world overnight or by myself, but if I can do what I can, where I am with what I have, to try and fight the issue of food waste, I can do it by value addition.” From freezing, she moved into canning. From canning came drying, which is the newest line, mostly fruit.

Sizo is candid that self-funding the business, which she still insists on, having never taken a loan or a grant, has been “one of the quickest ways to die very young,” though she laughs when she says it now. Her first packaging had, in her own words, zero standards: a small transparent plastic bag, a basic label stuck on by a random guy she found to do labels, and nothing else. You could tell it was frozen blueberries because, well, the bag was transparent and full of blueberries.

The bigger lesson came later, and it hurt more. Once Sizo started supplying supermarkets, she wanted everything done properly, all at once: an office, a company car, a full

staff of up to eight people on the payroll, uniforms - the works. “It looks good from the outside, but from the inside, I am slowly withering,” she says. Zimbabwe’s currency instability made it worse; a price that made sense on the day of sale could mean a loss by the time payment actually comes through. Every month, the 15th arrived; salaries were due, and sales were not matching up.

So she downsized, deliberately and completely. The office went, and the company car deliveries now move by bike courier instead. The staff shrank to two full-time employees, with five others coming in part-time for busy periods, plus a part-time accountant and a food technologist on a consultancy basis. “Allowing growth to be organic,” she says, is what keeps the burden light now. Every part of the process- sorting, washing, cutting, freezing, drying, canning, labelling, packaging is still done by hand, because that is what the business can currently afford, but the packaging itself has come a long way: it is now resealable and carries nutritional information, expiry dates and batch numbers, a far cry from that first unlabeled bag of blueberries.

Homegrown’s three product lines, frozen (mixed vegetables, mixed berries, mangoes), canned (beetroot) and dried (blueberries, lemons, oranges, and strawberries currently on shelf-life trial), now move through supermarkets across Zimbabwe. However, cross-border sales have happened almost entirely by accident, and Sizo is refreshingly honest about it. “I hope this doesn’t get me into trouble,” she says with a laugh, “but I have carried stuff to other countries.” Not on a truck with proper paperwork in her own suitcase, to relatives and contacts in Zambia, Botswana and South Africa, who sold what she brought and asked for more.

> *I come from a background where I've seen the impact of not having food looks like, and I think it's an experience that I do not want other people to have if I can help it.”*

South Africa, she has found, is already saturated with the kind of value-added products she makes. Zambia and Botswana are a different story: in Zambia, someone has approached her about starting production together, and talks are ongoing. In Botswana, a contact has asked her to supply specific volumes of dried lemons and oranges, and she is now working out transport logistics to move the product through the border the proper way, which would be her first genuinely legal export.

The single biggest lever for Homegrown has been ZimTrade, Zimbabwe’s export promotion agency. Sizo was a top-five finalist in ZimTrade’s Eagle’s Nest youth export training programme in 2023, and the connections that came out of it have kept paying off since: a referral to the Italian Trade Agency that sent her to Macfrut in Italy, one of Europe’s largest fruit and vegetable trade events, and a lead from a Dubai buyer wanting ten tonnes of frozen strawberries, a deal she could not yet fulfil because of lacking capacity. ZimTrade’s She Exporter arm, Zimbabwe’s Ministry of Small and Medium Enterprises, and the Confederation of Zimbabwe Industries (CZI) have all offered training and mentorship along the way. The Zimbabwe National Chamber of Commerce is one door she has not walked through yet, as membership costs roughly USD 300 a year, money she currently prioritises for the people she works with instead.

On regional trade rules, Sizo only recently connected the dots. She learned about COMESA, the Common Market for Eastern and Southern Africa, a few weeks before this interview, through a chapter she met at an awards event. Through the same Italy trip, she learned that Zimbabwean products have entered the European Union duty-free since 2012. The Tripartite Simplified Trade Regime, which is designed to make exactly the kind of small, informal cross-border trade she has been doing in her suitcase simpler, faster and cheaper, is something she has only ever researched on her own. “I’ve not received any particular training specifically,” she says. “Local AfCFTA trainings are very few; they’re not robust... you’ve got a lot of youth and a lot of women who have a product that can be exported, but they don’t have this information.”

Between 2024 and part of 2025, Sizo stepped back from day-to-day operations for health reasons, leaving others to keep things running. “It’s not the same when you’re not in the business,” she says. Coming back felt like starting over, even though the market she had already built recognised and still wanted her products. Homegrown had supplied six supermarkets before that period; it is back in three now, with a target of returning to six and beyond by the end of the year.

The supply chain behind those products tells its own story about who benefits. Homegrown berries, blueberries, strawberries, and the harder-to-source raspberries and blackberries come from seven suppliers, all of them women farming within Zimbabwe’s commercial white farming community. Its vegetables, including green beans, carrots and peas, come from twelve suppliers in Wedza and Marondera, mostly smallholder Black farmers, three of them women. Sweet corn comes from another dedicated grower.

Sizo can point to individual, tangible change among the people in that chain: staff who had never held a driver’s licence now have one, employees who never completed their O-Levels have gone back and finished them, and one young supplier, Dominic, recently sent her a photo of the truck he had just bought, no longer waiting on a hired vehicle that kept breaking down.

Sizo has also since registered a private voluntary organisation, the Women in Food Processing Network, which now counts around 35 members. It runs webinars on topics like building a business model canvas for a small food processing business, and organises industry tours, including a recent visit to Beckers Inn, one of Zimbabwe’s largest food manufacturing plants.

Ask Sizo what keeps her going, and she does not talk about money first. “I think what has kept me going is the right support system, and knowing my why,” she says.

She is equally clear that the business has not made her rich: “At what point do we as small business owners actually enjoy their money?” she asks, only half-joking. “Right now it’s still a lot of sowing... but we are seeing a lot of harvest in terms of impact.”

Her advice to young people weighing whether to start something of their own is not about chasing the boom she once chased herself. “Without consistency, it’s very difficult to actually grasp one thing and know whether it works or not,” she says. “I will not lie to anyone trying to start a small business and say it’s going to be easy. It’s not going to be easy. But if you go in there knowing why you’re doing it, it helps you stay the course.”

THE TRAINING THAT NEVER REACHED HER, EITHER

Sizo already runs an informal export business between three countries, moving dried fruit through relatives’ suitcases to buyers in Zambia and Botswana who keep asking for more. The Tripartite Simplified Trade Regime, agreed between COMESA, the EAC and SADC, exists precisely to let small, regular cross-border traders like her move eligible goods with lighter paperwork and lower costs, which is close to what she has been doing informally for years. She still has never been trained on it. Neither, by her account, have most of the young people and women around her doing the same kind of trade in Zimbabwe, because the AfCFTA and regional trade training that does happen locally tends to reach a small, already-connected circle rather than the traders actually moving goods across the border. Closing that gap, one training session at a time, is exactly what this magazine and the Youth in Trade Charter exist to do.

Striking Oil on Her Own Terms

Emma Adongo, 24, Founder, Twin Value Agribusiness, Busia, Kenya

Emma tells a disheartening story she witnessed while trading at the border. A young trader hid inside a truck, crouched among his own tomato produce for hours, because he believed customs officers would seize his goods if they saw him cross. Nobody had told him he could simply walk his tomatoes through in plain sight. The rule that would have protected him already existed; he just never knew it.

Emma Adongo is twenty-four years old and runs Twin Value Agribusiness on the Kenya-Uganda border in Busia. Oil sits at the heart of what she does. Her company presses soybeans, sunflower and sesame into cooking oil, and that oil brings in most of what the business earns. The second product she produces is fish feed, which is made only when a customer orders it, from the seed cake left over once the oil has been pressed out. The business exists, in a roundabout way, because of a different business Emma once ran and eventually left behind.

Before Twin Value, Emma was a fish exporter. She started fish trading straight out of university. She would send money to fishermen on Lake Turkana, and wait while they dried and preserved their catch, then moved the fish on to Busia and across the border into Congo. She never once set foot at the lake herself. Men ran the market that handled her fish, and at first they welcomed her warmly. She soon learned that welcome carried a price she refused to pay. When she would not give the market's gatekeepers what they demanded, they turned against her. They told Congolese buyers not to trade with her. They redirected fish that fishermen had promised her to other traders instead. They even impounded her goods outright, and nobody would help her. "You go to the police, you go to the management, they won't help you," she says. "They just keep frustrating you."

> *"These people depend on me, these people depend on this business. And if I give up, then what will they go home with? They'll get nothing. So I just have to stay strong for them."*

Emma did not want to leave the fish trade altogether. She just wanted to leave that market. So she searched for a way to stay inside the value chain without answering to the gatekeepers who had cost her so much. The African Food Systems Summit in Dakar gave her that answer last September. She went there uncertain and left believing ownership belonged to her too, after meeting founders and chief executives her own age and younger.

Policy forums like that one rarely change a business overnight. What they change first is the mind behind it, and for Emma, that shift became the real turning point. She came home and built a way to process oilseeds into cooking oil, then turn what remained into feed for the fish farmers near Busia who had never had reliable access to it.

Money remains the hardest part of the business. Emma built Twin Value using her own savings and her family's support, without a single external loan behind her. Machinery cost more than she expected. Sourcing relationships with farmers she had never met cost her time she had not budgeted. Legal paperwork demanded a lawyer she never imagined needing at twenty-four. She has not approached a bank yet, as banks want collateral to secure a loan, and her business does not yet own enough to offer any. That gap between what a growing business needs and what a young entrepreneur can put up as security sits at the centre of nearly every challenge she describes. She admits the pressure has cost her sleep some weeks and told a friend once that she wanted to quit and return to formal employment instead. "I feel like we are not normal," she says, "or maybe we are just pretending to be normal."

Twin Value runs on a team of four: Emma's two brothers and two of her friends, all of them older than she is by several years. Each of them questioned, at first, how someone still in her twenties could lead them. Leadership was not a skill Emma expected to need this early in life, and learning it while managing people nearly a decade her senior has tested her in ways an outsider would never notice.

Emma has not started exporting to Uganda yet, though she already imports from there every week, and that importing counts as real cross-border trade in its own right. Sourcing sunflower, sesame and soybeans from Ugandan farmers means she already navigates customs declarations, duty thresholds and border logistics from the buying side, skills just as demanding as the ones exporting requires. Emma explains, without hesitation, that goods worth under two thousand US dollars on an agreed common list cross the Kenya-Uganda border duty-free. Most young traders her age do not know that. Emma knows it because her role as youth leader for the Busia Women Cross Border Traders Circle pulls her into a private channel of information that most informal traders never reach. Regulatory changes, new digital tools and updates to small-scale trade rules pass through the association before they reach anyone else. That same channel made her a KRA youth champion for the country's new e-customs platform. It is exactly the kind of information that could have spared that young man the fear he felt crossing with his tomatoes.

Twin Value processes around a hundred kilograms of oilseed every week and sells the oil locally in Busia every few days. The fish feed side of the business only runs against demand for now, since it remains too new to follow its own schedule. Emma pays her four employees weekly for their work on the extraction line. She pays herself nothing and reinvests everything the business earns back into itself. “My pockets are running dry, literally, every time,” she says. Watching those four people walk home each week with something to show for it keeps her going, and she pictures a version of this business large enough to employ fifty of them one day.

Emma wants Twin Value’s oil to reach South Africa eventually, and further still, the United Arab Emirates. She has not researched either market fully yet, but she has watched other young entrepreneurs reach both before her, and that alone convinces her it can be done.

We asked Emma what has kept her business standing through a year that has, by her own account, taken more from her than it has given back.

What’s making my business stand right now is being resilient and adapting to what it demands of me today instead of clinging to what I thought would work a year ago,” she says. “Just keep moving regardless. Stay resilient in this sector and you’ll get to where you’re going.”

Buy Low, Sell Across the Border

Mary Dorothy Anyango, 30, Founder, Jadalia Enterprises, Busia County, Kenya

Mary Dorothy Anyango spends her working days at the Kenya Chamber of Commerce, teaching young women how to save, budget and keep proper business records. She spends the rest of her time running a business of her own that puts every one of those lessons to the test, buying maize, beans and groundnuts wherever the price is lowest and selling them wherever it is highest, on either side of the Kenya-Uganda border.

Dorothy is thirty years old and runs Jadalia Enterprises from Busia County, in western Kenya. She traded informally for about a year before formalising the business at twenty-eight, registering it as a business name rather than a full company, since she wanted room to grow into other opportunities rather than staying locked into cereals alone. She has not yet completed the paperwork that would let her export formally, so she still moves goods across the border the same informal way most small traders do.

What actually pushed her to formalise came from a training she attended through her local cross-border traders association, the same association she still credits for most of what she now knows about the border. The training explained the Simplified Trade Regime, the rule that lets small-scale traders move goods worth under two thousand US dollars across the border free of tariffs, using simplified paperwork instead of the full customs process. “I’d always been hearing about them, but I didn’t know exactly what they meant,” she says. “I wanted to formalise my business and at least benefit from these things.” It is a rare case of the system reaching someone before a loss had to teach her the same lesson the hard way.

Dorothy did not want to depend on employment for the rest of her life. She says that the job market for graduates in Kenya is thin, and has watched enough of her peers struggle to find formal work that she decided to build something of her own on the side, while she still had a salary to lean on.

Dorothy runs those same financial literacy sessions for a living, training young women under thirty-five through a programme housed inside the Chamber of Commerce. She has taught more than four thousand people so far, women running everything from formal enterprises down to small roadside stalls selling groundnuts, and she credits that work directly with the confidence she now brings to her own trading. Most informal traders, she has learned, never picked up the basics of record keeping or saving, and closing that gap is exactly what keeps her committed to the training even as she builds her own business alongside it.

As with most young entrepreneurs, money remains the biggest hurdle. Dorothy funds Jadalia Enterprises entirely from her own salary, since no external funder has come through yet despite several grant applications,

and she juggles the business around a full-time job by delegating to trained friends and relatives whenever her two jobs stretch her too thin. Being young, and being a woman, has not made the trust any easier to build in a field still dominated by people older and further along than she is. "I'm not yet established in this field," she says. "I'm trying to manoeuvre. I'm not yet there, but I'm getting there."

The lesson that changed how she runs the business came from a loss she experienced, not a training. A close friend once referred her to a buyer on the Kenyan side of the border, and because the introduction came from someone she trusted completely, Dorothy extended the same trust to a stranger. She delivered the goods first and waited to be paid after. The buyer switched off his phone the moment the goods arrived and never surfaced again. Her friend tried to track him down and failed; a police report went nowhere, since chasing it further would have cost more than the loss itself. Dorothy reluctantly let it go regardless. "I took it as a learning experience," she says. "I took it positively, and I just moved on." She now insists on payment before delivery, every time, without exception.

Supply runs dry with the seasons, and when her usual local farmers cannot fill an order, Dorothy sources from neighbouring counties rather than disappoint a client. Referrals, not advertising, built most of her customer base, helped along by the cross-border traders association itself, which doubles as an informal marketing network among its own members. Every sale still depends on trust she has to keep earning. "If you sell something of bad quality, you ruin the client's confidence," she says, "and I really want more referrals in order to grow."

Dorothy employs young people under thirty-five, mostly close friends and relatives she trains herself and pays for their time, delegating parts of the business to them whenever her two jobs pull her in different directions. She sees it as more than convenience. Teaching someone the trade, in her words, builds inclusive economic growth and gives young people a real alternative to depending on employment that may never come.

What Dorothy wants next is to stop being only a cereals trader and start supplying agricultural equipment to youth-led organisations alongside the maize, beans and groundnuts she already moves across the border. She wants Jadalia Enterprises operating across the wider East African Community eventually, and beyond that, though she says it almost sheepishly, across the continent. "I don't know if I'm being too ambitious," she says, "but that's what I want. I believe I'll get there."

We asked Dorothy what advice she would give a young person thinking about starting a business of their own. "Just do it," she says. "Go into it with all your heart and have thick skin and forge ahead, because one day it's going to bear fruit."

"I don't want to be employed till sixty. I want to grow my own name. I want to be my own boss at some point."

She Used to Fear the Formal Route. Now It's the Cheaper One.

Alice Sanyu, 35, Cross-Border Trader, Busia, Uganda

Alice Sanyu worked her way into the watermelon trade one rung at a time. She started as a secretary for the Busia Watermelon Dealers Association, taking a salary and learning the business from the inside for two years, before she became a broker, earning a commission on other people's sales, before she finally became a trader herself, buying and selling watermelons under her own name. Seven years later, at thirty-five, she runs a business that moves five tons of watermelon at a time from Uganda into Kenya.

Alice buys watermelons from farms around Iganga, Kamuli, Bugiri and Kapchorwa in Uganda and sells them on into Kenya, through Kitale and Kisumu. She rarely deals with the final buyer directly. Instead, brokers collect the fruit from her store and resell it at a markup they set themselves. If Alice prices a load at a hundred and fifty, a broker might sell it on for a hundred and eighty or two hundred Ugandan shillings, and the difference is theirs to keep. Five brokers work with her consistently, three women and two men, alongside a small team who scout the farms for available stock and call her when there is enough to collect.

For years, Alice avoided the formal border process altogether. She feared the paperwork and assumed the official route would cost her more than slipping goods across informally, so she smuggled her watermelons like most small traders around her did. That changed when the Uganda Revenue Authority (URA) ran a training on the Simplified Trade Regime (STR), walking traders through exactly

what the process required and what it actually cost. Alice learned the formal route was cheaper than the informal one for fruit, not more expensive, and she has not smuggled a single load since. "I used to fear to use formal trade, knowing they have a lot of charges," she says. "But once we were taught about STR, we knew the procedure, and I started using formal routes since it is even cheaper."

"If you tell someone that you are from a cross-border [trade association], they just know you are informed. No one can exploit you. They know you have all the information at your fingertips."

"If you tell someone that you are from a cross-border [trade association], they just know you are informed. No one can exploit you. They know you have all the information at your fingertips."

The hardest stretch came during COVID, when the closed border left Alice holding watermelons with nowhere to sell them. She extended credit to whatever customers she could still reach, then struggled for months to recover the money owed to her. It nearly pushed her out of the business entirely. She kept trading anyway, some weeks at an outright loss, because she believed staying visible in the market mattered more than protecting short-term profit. "I wanted to be consistent in my business so that if the situation changes, I still remain in business," she says. "I had to work, even if I was working at a loss. I was just working."

When the season peaks, the market floods with fruit all at once, prices drop and goods that do not sell fast enough lose their value entirely. Farmers sometimes sell the same load to more than one buyer, which has cost Alice money already paid out for stock that never reached her. Moving goods across the border adds its own expense too. On the Ugandan side, inspection carries a flat, predictable fee. On the Kenyan side, the inspection charge scales with the size of the load, so the more she moves, the more it costs her just to cross.

Alice built her starting capital the slow

way, saving aggressively from her secretary's salary and cutting her own expenses until she had enough to buy her first real stock. She grew the business further through a village savings and loan association, borrowing at ten per cent interest rather than approaching a commercial bank. She still relies on that same community savings model today rather than any formal cross-border trade cooperative.

Looking back over seven years, Alice measures her progress in land. She used her profits to buy plots outright, something she describes with visible pride as a woman, and built a residential house from the same earnings. The people around her business have grown alongside it. One of her field workers left to attend school and still returns every holiday to work with Alice in the meantime. Another built a house of their own from their earnings. A third, once one of her brokers, saved enough to leave and start an independent trading business, following almost the exact path Alice once walked herself.

Alice wants to keep growing the business until she is moving a hundred tons of watermelon at a time, well beyond her current five, and she wants her reach to extend past Kenya into markets further afield. The African Continental Free Trade Area (AfCFTA) is still a distant idea to her for now, something she associates with bigger capital than she currently has, though her own trajectory, from secretary to broker to trader moving millions of shillings in stock, suggests she may reach it sooner than she expects.

Alice has become something of a reference point for other women in her community, particularly those whose husbands will not let them work. She points to her own achievements as proof of what is possible and encourages them to push for the same independence. "I can speak for myself," she says. "I can advocate for other youth, because there are some women whose men don't allow them to work, so I use my achievement as a reference to encourage them to go and work. That is advocacy."

The Casino Cashier Who Now Feeds Four Markets

Christine Kadogo Ndesumbuka, 28, Founder, Njuku Consolidated, Matunda Women Group, Taveta–Holili Corridor, Kenya-Tanzania

Two years ago, Christine Kadogo Ndesumbuka was ringing up bets behind a cashier's till at a casino, watching other people's money change hands and wondering why so little of it was landing in her own pocket. Today, at 28, she runs Njuku Consolidated, an agricultural trading business that moves mangoes, limes, lemons, coconuts and green bananas from farms in Kenya to wholesale markets across Dar es Salaam, Tanzania. The transformation did not begin with a business plan; it began with a conversation with her grandmother.

"The money they paid me was not enough," Christine says of the casino job. So she went to the one person she knew who had actually built something: her grandmother, who has been trading for thirty years. "When she explained the numbers to me, it made more sense doing business than being employed." Her grandmother's decades of contacts in the trade became the foundation Christine would build a proper company on top of. "She is my biggest inspiration," Christine says, "because she already has an existing network. So me inheriting that network and properly selling it into a proper company was more of my thing."

Her first product was mangoes, bought from farmers around Taveta on the Kenyan side and aggregated into wholesale quantities for the market in Dar es Salaam. "It was a little bit scary," she admits, "but fortunately for me, I had my grandmother guiding me through all the steps. With each consignment, I became more confident." Confident enough, in fact, that Njuku Consolidated now runs a full seasonal calendar: Taveta supplies the business from September to January, an area near Oloitokitok picks up from February to April, and Tana River carries it through the rest of the year a rotation designed for one purpose: keeping mangoes on the truck all twelve months of the year.

It has not all been smooth driving. The lowest point came when a business counterpart failed to pay for two consignments, a loss of roughly 7 to 8 million Tanzanian shillings that Christine calls "a huge blow to the business." She did not close shop. She consolidated what funds remained, shrank her consignments, and shifted to markets closer to the border to rebuild revenue faster. "Businesses have their ups and downs," she says. "There are moments I felt like I could quit, but "I'm too young to allow myself to give up."

The other running cost of the business is simply the road itself. Trucks break down without warning: "You don't know these vehicles are made by human beings," Christine says, with the resigned humour of someone who has waited on a lot of roadsides. Worse are the delays no one can plan for: on one trip, her truck reached a tax clearance checkpoint at 5 a.m. and found no officials on duty. Her driver moved on. It turned out the officials were not absent; they were only hiding, but they accused the truck of fleeing inspection when it passed. This little game of hide-and-seek cost Christine five hours she never got back. "If they are doing inspection, I expect them to be on the road to inspect," she says. "But if they're not there, what am I supposed to do?"

It is at the border, though, that the real difference between a good day and a lost consignment gets decided, and Christine now has two very different borders to compare. At the Taveta–Holili one-stop border post, she clears her own goods herself, using the Simplified Trade Regime form and Simplified Certificate of Origin that AGRA taught her at a seminar. "It is a very easy process," she says. "I have done it myself every single

"Invest more in value addition and processing. Selling raw produce has its perks, but the spoilage rate and the chances of loss are really high."

time." At Horohoro-Lunga, forty-some kilometres and a world away, traders are not permitted to declare their own goods at all, and the post does not operate at night. A truck of perishable produce arriving after dark simply waits until morning, six to eight hours parked with the mangoes spoiling by the minute and is then handed to an agent who "will simply fill a form, have it stamped, and charge you extra for something you can do on your own." The Tarakia border runs the same script with the same expensive agents attached. Christine now routes around Tarakia entirely, choosing the longer road through Taveta instead. Horohoro-Lunga she cannot avoid; it is the closest crossing to her biggest market.

She has tried to fix this the official way. AGRA introduced her to the non-tariff barrier reporting app, and she filed a complaint about being stranded overnight with a truckload of perishables. Weeks later, the complaint still shows as unreviewed. She also tried the East African Business Council's regional portal only to find that Horohoro-Lunga, one of the busiest crossings on the entire coast route, is not even listed as a border you can report a problem at. "I don't understand why they don't trust traders to declare their goods the same way the other border does," she says.

What has genuinely moved the needle for Njuku Consolidated is smaller and more human: a micro grant from AGRA. It does not sound like much, but Christine used it to scout new outlets, and the business now supplies four wholesale markets in Dar es Salaam instead of the single market it depended on before. "If we lose money from one market," she explains, "we are assured we will be making money from other markets." Each consignment moves 15,000 to 20,000 pieces of mango, shipped roughly twice a week in season and weekly out of season, when Christine instead buys smaller lots from ten to fifteen farmers at once and pools them into one shipment worth trucking.

The business now runs on the backs of about seven to eight people per consignment, mostly young people and women hired for harvesting, loading, offloading and grading. Christine says the change in some of their lives has been visible. "We have some guys at the market who were drug addicts," she says, "but since they're now busy and have something to do, I have seen their lives change a great deal." Farmers she works with have also picked up better post-harvest handling from the business, which shows up directly in the quality and the price of what reaches Dar es Salaam.

Christine's own numbers have moved too: her monthly income has grown from around 250,000 to 400,000 Tanzanian shillings since she left the casino floor. "I have become an excellent communicator and negotiator," she says. As a young woman running a cross-border trading company, she has occasionally had to insist on being taken seriously. "Somebody will look at you and see a young woman trading and completely downplay your role," she says. "But at the end of the day it is me they're dealing with. I cannot let anyone talk me down."

Njuku Consolidated is registered and renews its trading licence every year. The next chapter Christine is already sketching out is value addition: dried mangoes, mango pickles, mango juice a way to survive the lean months without losing produce to spoilage, and to sell something worth more than a raw crate. She has not secured funding for it yet. Her advice to anyone thinking of starting out mirrors the road she has already travelled:

She has heard of the African Continental Free Trade Area (AfCFTA) only in passing, and is candid that she has not yet had training on it or on other regional trade rules, despite running exactly the kind of cross-border business the agreement was built for. She has, at least, found her way to the one border post in her corridor where the paperwork already works."

From Three Bags of Avocados to Forty

Winfrida Msele, 28, Avocado Trader, Matunda Women Group, Rombo, Tanzania

Six years ago, Winfrida Msele transported three bags of avocados across a border she was afraid to cross, but she transports thirty to forty bags of avocados across that same border now. The distance between those two numbers holds six years of steady work, an AGRA micro grant and a fear she had to walk straight through rather than simply wait out.

Winfrida is twenty-eight years old and comes from Rombo, a town near Kilimanjaro that sits close to the Holili border crossing into Kenya, and she has built her entire trade around a fruit she does not even grow herself. Rather than tending her own orchard, she buys avocados directly from farmers around her. Before any formal training ever reached her, she travelled to investigate the Kenyan market herself, wanting to see with her own eyes whether the opportunity she had begun imagining was real. She moves what she buys from Tanzania into Kenya, first to Voi and Mombasa and now increasingly into Nairobi as well; when avocados fall out of season, she simply switches her business to plantains rather than let months pass with nothing moving.

Crossing the border with goods to sell was not something Winfrida trusted herself to do at first; she describes that fear plainly rather than softening it in hindsight, because as a Tanzanian trader looking toward a market she did not yet understand, the idea genuinely frightened her. Training changed her mind and gave her the confidence she needed. She received it first through a regional programme, then through the Matunda Women Group, the collective she joined in 2020, the same year she began trading in earnest. That training pushed her toward courage rather than caution, teaching her explicitly not to be afraid and not to sit back waiting for help to arrive, but to go out and build the business herself.

÷AGRA and TradeMark East Africa gave her a micro grant to help her get started, and although the amount itself was modest, it proved something to Winfrida that mattered far more than the sum: crossing the border to sell avocados was genuinely possible for someone like her, not simply something other, more established traders got to do. She built carefully on that early support, growing her business steadily from three bags of avocados a trip to the thirty or forty bags she now carries with confidence.

Selling only within Tanzania meant competing directly with too many other sellers chasing the same small pool of buyers, which kept prices low no matter how good her avocados were. Crossing the border changed that equation entirely. Winfrida now earns considerably more per trip than she ever did selling close to home, because far less competition stands between her and a buyer willing to pay a fair price for good fruit.

Trading alone across a border is expensive, so Winfrida trades instead as part of a registered collective of young avocado traders that Matunda Women Group runs. Moving goods together brings down the cost of trade for everyone involved. Winfrida shared that the collective is registered, and that

this registration allows its members to cross the border legally, even before any one of them individually reaches truck-load volumes on her own.

TradeMark Africa's training covered the practical mechanics of exporting in real detail: what documentation crossing a border actually requires, how to keep proper records of every sale she makes, and how to carry herself with genuine confidence through an immigration process that can otherwise feel intimidating to someone attempting it for the very first time.

Winfrida does not grow her own avocados, so she buys directly from farmers around Rombo and relies on two young men she employs to climb the trees, sort and pack the fruit carefully, and carry everything to the border crossing when it is time to move. When avocado season ends, the same small team simply switches its attention to plantains, keeping the business moving rather than letting it sit idle until the next harvest comes around.

Everything Winfrida earns moves quickly and directly toward her family. She is a mother of four daughters, and the business she has built covers their rent, their hospital bills and their school fees in full. It has also allowed her to expand the farmland she rents from two acres to

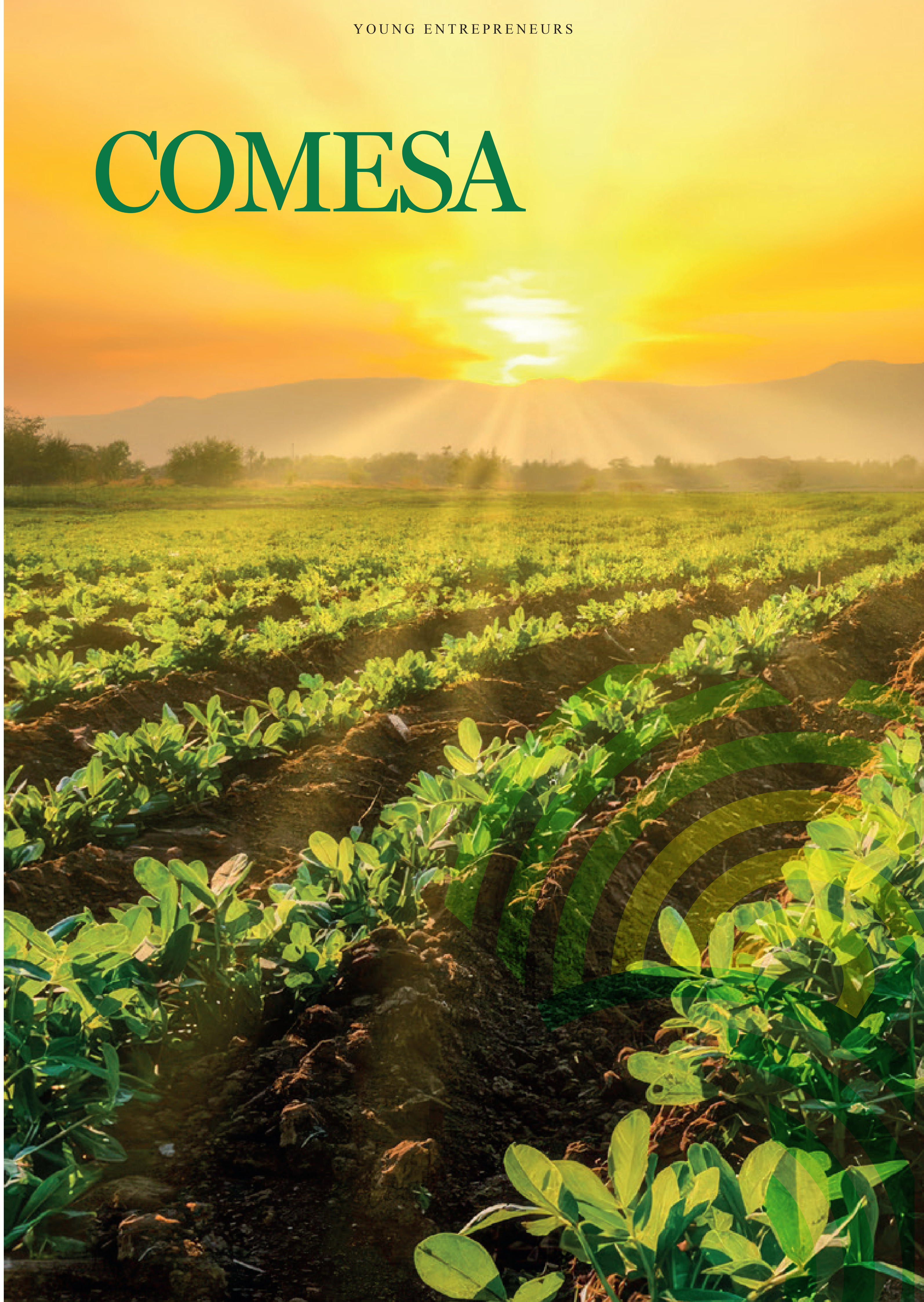
> ***I was afraid to cross the border at first. Now I am recognised as a trader."***

five acres, land she now uses to grow food for her own household alongside the avocados she sells for income. As the eldest child in her own family, she also pays the university fees for her younger sister, who is now in her third year of university studies.

Winfrida is candid about why she keeps pushing the business to grow rather than letting it settle into something comfortable and small. The needs of her household do not pause, and so neither can she. Her ambitions reach further than simple survival, though: she wants to add grain and vegetables to what she already trades, and she hopes to eventually move her goods beyond Kenya into Uganda, Rwanda and Burundi as well.

Six years ago, Winfrida carried three bags of avocados across a border she was afraid to cross, but she now carries thirty to forty bags across that same border with real confidence, feeding four daughters and funding her sister's university education on what that growth has earned her. She is already planning what comes after avocados. Fear, in her case, was simply the first thing she needed to move past before everything else became possible.

COMESA



She Left Medical School to Heal the Land Instead

Naglaa Mohammad, 26, Co-Founder And Chief Scientific Officer, P-Vita, Egypt

Naglaa Mohammad left medical school to study something her family never expected: how to extract useful components from agricultural waste and turn them into tools farmers could actually use. She grew up in Sharkia, a rural governorate in Egypt, watching her own farming family and their neighbours struggle under the weight of mismanaged waste and expensive, imported fertiliser. That memory became the whole reason P-Vita exists.

Naglaa co-founded P-Vita with Mohamed Tarek (25), an environmental engineer she met at university, and together they built a business that turns agricultural waste and algae into organic fertiliser, root stimulants and plant stress modulators. P-Vita does not sell its product directly. It licenses the technology to partners who can run it themselves, which means the company grows by teaching others how to replicate what Naglaa and Tarek have already proven works in Egypt, rather than shipping product across every border itself.

Neither one of the founders rushed straight into the business. Both spent two years working inside established companies first, deliberately building the management skills and systems knowledge neither of them had straight out of university. Only once they judged themselves ready did they launch P-Vita full time. Naglaa now leads a team of twenty-five, and she insists on calling every one of them a co-founder rather than just an employee, because, in her words, joining a startup this early and this uncertain takes the same trust and passion that starting one does.

The business began in a university laboratory, and it nearly ended when that lab became too small and too expensive to keep. Naglaa moved the entire operation into her own family's kitchen instead, working there for eight months until the science was solid enough to take to investors. Her family cooked around a laboratory for the better part of a year. "Nobody can see how hard those days were," she says. "We were working twenty-four seven. We were telling ourselves to trust the process."

Naglaa expected the hardest part of building P-Vita to be the science, but it was not; the technology worked, and the results were real. What nearly stalled the business was learning how to explain any of it to the people who needed to believe in it before they would fund it. "We lacked how to present it," she says. A mentorship programme through AGRA finally forced the shift, teaching two scientists how to listen to their own pitch the way an investor would hear it, rather than the way they already believed it.

That shift paid off when Naglaa won the Female Grand Prize, worth fifty thousand dollars, at the GoGettaz Agripreneur Prize competition, and she cried on stage accepting it. "I'm a proudly African woman who supports her community, and I'm here today to share my story," she remembers saying. "Having people support you and believe in you is a game changer." The prize mattered less to her than what it represented: proof, finally, that the story she had struggled so long to tell was landing.

> ***"We were passionate about our idea, passionate about our solution, but we lacked how to present it. It was not about trust. It just took time to figure out how to tell our story."***

That same year, the United Nations World Food Programme (WFP) came calling, drawn by the same mission Naglaa had built her company around. WFP put P-Vita through a full due diligence process in Munich, auditing the technology and its impact directly rather than taking any of it on faith. P-Vita passed, and the partnership now carries its fertiliser to smallholder farmers well beyond Egypt'sborders, extending across the WFP's existing reach across Africa and the wider sub-Saharan region.

P-Vita worked with 6,500 smallholder farmers directly last season and has already passed 6,000 this season, with trials running across more than ten thousand acres. In one chilli trial, treated plants produced 35 flowers against 12 in the untreated control group, a yield jump of roughly 260 per cent. A separate potato trial recorded a real rise in chlorophyll index, a direct measure of plant health. P-Vita's Egyptian joint venture now runs a factory capable of producing more than twelve thousand tons of fertiliser a year, and the company already holds two active licenses in other African countries alongside two pilot programmes in the Gulf. That combination of validated science and hard proof of impact helped earn Naglaa a place on Forbes Middle East's 30 Under 30 list.

More than sixty per cent of P-Vita's team are women, working across research, production and the business side alike. Naglaa built the company's main processing site in Upper Egypt on purpose, choosing a region with fewer opportunities rather than the easier option of Cairo, so people could work close to home instead of leaving their communities to find a job.

Naglaa's advice to other young founders chasing funding is blunt. Do not raise money for the sake of raising money. Build something real enough, even from a kitchen table, that the right investors recognise it on sight, and stay self-sustainable for as long as possible rather than waiting for capital to arrive before taking the next step.

We asked Naglaa what P-Vita looks like today compared with those early chaotic months in her family's kitchen. "We validated our business model in Egypt, we validated the solid technology, and we tested everything and covered every gap before taking it anywhere else," she says. "Now we are ready for duplicating this around the world."

Ecopia Isn't a Charity Case. It's an Undercapitalised Opportunity

Felix Abraham Matschie, 24, Co-Leader, Ecopia Value Chain, Addis Ababa, Ethiopia

Ecopia began with rotting mangoes. In the early 2000s, Ethiopia's agricultural output surged, and farmers in mango-growing regions suddenly had far more fruit than the local market could absorb: no cold storage, no processing infrastructure, no way to move it before it spoiled. Felix Abraham Matschie's mother watched tons of good mangoes rot in the countryside and decided the real problem was not the harvest. It was that nobody had built the machinery to turn a surplus into a product. She set up training centres where farmers could bring their excess fruit and learn to process it themselves, starting with something almost absurdly simple: jam.

The idea came from an unlikely place: Felix's grandmother, who made jam at home with nothing more than a pot, sugar, fruit and glass jars. The family realised the same low-tech process could work in Ethiopia at scale. What started as mango rotting in the countryside became Ethiopia's first mango jam, eventually served at breakfast in Addis Ababa's Sheraton Hotel. The change that mattered most, in Felix's own account, was not the revenue. It was that the farmers involved stopped seeing themselves only as producers of a raw commodity and started seeing themselves as people who added value to what they grew.

Given the changes in the Ethiopian countryside caused by the Covid Pandemic and Political Instabillities Ecopia decided to rebuild and retool for its next chapter. Rather than fold, Felix and his mother restructured the business entirely around a single conviction: that the company exists to add value, not extract it, and that any solution worth building has to work for the farmer, the company and the wider economy at once.

Out of that rebuild came Ecopia Value Chain, the software platform Felix now runs, built to solve a problem that sits

underneath almost everything else in African agriculture: smallholder farmers are largely invisible to the financial system. More than eighty per cent of Ethiopian farmers work plots of four hectares or less, mostly unbanked, mostly undocumented, which means banks have almost no data to price their credit risk and therefore refuse to lend at reasonable rates. Ecopia's platform digitises a farmer's entire operation without requiring a smartphone. The system runs on ordinary feature phones, the kind with buttons rather than touchscreens, because a smallholder farmer working a full day in the field does not have time to learn new software, and Ecopia prices everything in local currency too, removing yet another barrier that keeps most digital tools out of reach.

The clearest proof of what that platform can do came through coffee. New European Union rules, the Deforestation Regulation and a companion law against child labour, now require proof that traded goods were not grown on deforested land, a nearly impossible standard for Ethiopian coffee, much of which grows wild inside natural forest. The EU buys forty per cent of the world's coffee, and no coffee exporter can realistically avoid it as a market, so Ecopia built the compliance tools directly into its platform and tested them with several Ethiopian Coffee Unions to digitise their operations. Digitising operations did more than satisfy European paperwork. It gave unions and their outgrowers real confidence, in Felix's words, because the tools put the power to solve the compliance problem directly into farmers' hands instead of leaving them to face a stack of confusing regulations alone.

Asked directly what he considers Ecopia's biggest success, Felix does not point to revenue or expansion. He points to training: more than ten thousand farmers taught value addition techniques, how to turn their own raw produce into a sellable, processed product, the same idea that started the company in the first place. It is, in his words, the number that best captures what Ecopia actually is.

Felix's argument, the one he wants funders and governments to hear, is that African agriculture cannot keep being approached primarily as a crisis to be managed. If every challenge is framed as a problem requiring another short-term intervention, it becomes harder to build the sustainable, self-sufficient solutions that can last. Those solutions have to be economically viable, allowing farmers and businesses to generate enough value to sustain themselves rather than depend indefinitely on external support.

A recent trade and finance study by the African Development Bank found that the continent's agricultural financing gap is 75 billion US Dollars, even as trade volumes rise, a sign, in his reading,

> ***A grain silo that almost doubles a community's sellable output is a great investment case. Right now it's a post-harvest crisis. We think we can turn it into a post-harvest opportunity."***

that something in the system is structurally broken rather than simply underfunded. In parts of Ethiopia, banks now demand close to full cash collateral before issuing a letter of credit, which defeats the purpose of credit altogether. Post-harvest losses in some Ethiopian grain categories reach forty per cent, which Felix reframes bluntly: financing a grain silo that nearly doubles a community's sellable output is not aid; it is one of the more obvious investment opportunities on the continent, if someone is willing to fund it properly.

He has lived the cost of that broken system directly. A shipment of frankincense Ecopia exported from Ethiopia to Germany was once held in quarantine for a month because the documentation requirements on the Ethiopian side did not align with those on the German side. An HS code classification mix-up in Ethiopia created further complications, leaving officials on both sides unable to process the shipment smoothly. The problem was not the product itself, but the lack of coordination between the systems governing its movement. For businesses like Ecopia, these gaps in processes can translate into delays, additional costs and lost opportunities. Felix argues that better data, the kind his platform generates automatically as a side effect of managing a farm's operations, is what actually closes gaps like that, for customs, for banks setting loan terms, for insurers and logistics companies trying to plan capacity they currently have no way to forecast.

Ecopia is already pushing beyond Ethiopia. In Zimbabwe, the government's own export promotion agency, ZimTrade, hired Ecopia as a consultant to help smallholder farmers build value-added exports, work now heading toward a major European trade expo early next year. Uganda has been slower, tangled in bureaucratic delays Felix keeps chipping away at patiently.

What Felix keeps coming back to, across every version of this story, is the same idea that started with a batch of jam made from mangoes that would otherwise have rotted: African agriculture does not need rescuing; it needs proper financing. Ecopia has already trained more than ten thousand farmers, rebuilt itself after losing nearly everything, and built tools that teams from Ethiopia to Zimbabwe are testing. What it needs next is capital that treats it as one of the better investment cases on the continent, not a cause.

THE CASE FOR FUNDING ECOPIA

Africa's trade finance gap, already an estimated USD 74 to 92 billion in 2024, could widen to as much as 102.6 billion dollars by 2027, according to the African Development Bank's own 2025 Trade Finance Report, a rise the bank warns could erase nearly a decade of progress. Collateral requirements compound the problem: African businesses are typically asked for security worth 150 to 300 percent of the loan itself, averaging around 181 percent, well above the roughly 120 percent global average. Ecopia's answer is data: digitising farmer operations so banks, insurers and logistics companies can finally price risk accurately instead of avoiding it. The company has already trained more than 10,000 farmers and connected roughly 1,500 coffee outgrowers to EU-compliant supply chains through one partnership, and is now expanding into Uganda and Zimbabwe. What stands between that proven model and the next ten thousand farmers is capital, not concept.

The Diplomacy Graduate Now Trading Goats Across the Border

Maxwell Banda, 22, Founder, Nutriva Farms And Foods, Kafue District, Zambia

Maxwell Banda is a 22-year-old Zambian from Kafue District. He recently graduated with a degree in International Relations and Diplomacy, yet today he manages two farms, keeps a growing herd of goats bound for the Democratic Republic of Congo and is teaching himself, one shipment at a time, how Southern Africa's cross-border trade actually works.

It started as an experiment; in late 2024, Maxwell and two friends heard that goats were fetching good prices at Kasumbalesa, the border post between Zambia and the DRC. They thought they could raise the money, get to the border, sell, and come back with a profit. It did not work out that way. They soon found out that they needed a livestock trade license, and because the license is tied to a specific consignment, they needed a confirmed buyer on the DRC side before they could even apply. The animals had to be vaccinated, which meant a proper holding site, not wherever they could rent for a week. "The whole process was beyond you moving to sale and coming back with profits," Maxwell says. "One of the biggest challenges was that they do understand if you're a new trader, and they try to take advantage of you and inflate prices."

Their first consignment was 65 goats. It took three to four days at the border to clear, and the accommodation costs alone ate into money they had not budgeted for. They made a big loss, which discouraged them from the business and completely stopped operations for three months.

> ***I've come to believe that african young people are the enlightened force to whom the future and destiny of this continent lies upon."***

"I think this happens to every entrepreneur to a point," Maxwell says. "Every time you're starting a business, you already have this idea of how it's supposed to move, how it's supposed to work. So when things go south, you tend to lose hope." During those three months, he did not walk away. He researched and spoke to people already doing the trade, making sure to ask experienced traders for advice. "Within those three months, I thought to myself, if I strategise in a certain way, it'll be easier for me to get acquainted with the business faster."

The turning point came at the African Food Systems Summit in Dakar, in October last year. Meeting traders and farmers from across the continent, Maxwell learned that Zambia spends close to a billion dollars a year on food imports, and Southern Africa over 65 billion.

He came home and formally registered Nutriva Farms and Foods with PACRA and the Zambia Revenue Authority. Around the same time, he acquired a farm in Shimabala, in Kafue district, followed a month later by a second piece of land in Western Province. Both are now farming maize, 350 bags combined last season. More importantly, the goats finally had a permanent place to be held, fed and vaccinated before the trip to the border, instead of a rented site every single time.

What actually changed things for Nutriva Farms was the people who enabled them to trade better through access and capacity building. Training sessions with the Zambia Chamber of Commerce, aimed specifically at traders using the Kasumbalesa border, connected Maxwell to transporters, border officials and experienced traders willing to explain how the border really worked. "The biggest superpower that has helped us sustain this business is the network," he says. Nutriva can now plan a shipment weeks in advance instead of arriving and hoping. "This year, we took a consignment, and we were telling ourselves, this is so different from when we first came here. Now we're able to plan and say, we'll be leaving on the 23rd, and we actually leave on the 23rd."

The Zambia Development Agency and the Ministry of Small and Medium Enterprises have both played a part too, with training, certification guidance and a dedicated desk for young entrepreneurs. Even so, transportation remains, in Maxwell's words, "the single biggest challenge for almost every trader on this route, including people who have been doing this for more than twenty years". He is currently exploring a fish trade in Luapula province, which is blocked for now by the near-total absence of cold storage and cold-chain transport in the region. And corruption still costs traders directly: "some people will be kept at the border for five days, and if you have fresh fish, you end up losing that fish."

Nutriva now moves goats in batches of up to 90, with a target of 200 every two months once a larger license is approved. What began as three friends splitting costs is now Maxwell as the sole owner, with two full-time staff and up to 25 seasonal workers, mostly women and youth, brought on for harvests.

Nutriva is currently going through Zambia Bureau of Standards certification for packaged rice, honey and samp, aiming for retail shelves not just in Zambia but across Southern Africa.

We asked Maxwell what keeps him motivated to stay in this business rather than walk away. He replied: "We have so much market within our doorstep. We grow the food, and yet we spend billions as Africans trying to feed ourselves, yet we have the capacity to feed the world. That alone tells me I have the responsibility, not only for my nation, but for my continent at large."

His advice to anyone starting out is that it is less about ambition and more about preparation: "Do your research and try to get as much training and networks as you can before you even enter the business, because it will smooth the entire process for you. But smoothing the process does not mean it automatically becomes easy. You have to really prepare yourself, in terms of financing too."

Maxwell has not yet heard of the Simplified Trade Regime, the mechanism now in place at his own border post to lower exactly the costs that nearly ended Nutriva before it began.

THE RULE THAT ARRIVED TOO LATE BUT ALSO JUST IN TIME

The Simplified Trade Regime officially launched at Kasumbalesa on 30 April 2026, after more than seven years of negotiation between Zambia and the DRC. It did not exist when Maxwell's first shipment lost money in 2024. Under the new agreement, consignments valued at USD 500 or under, on an agreed list of eligible goods, can clear the border with simplified paperwork and no customs duty. Livestock already accounts for most of what moves from Zambia into the DRC at this border, and live animals are commonly included on COMESA's simplified trade lists elsewhere in the region. Whether goats specifically are covered here is still something Nutriva, and every trader like it, will need to confirm directly, exactly the kind of information gap this magazine and the Youth in Trade Charter exist to close.

She Built an Export Business That Reaches Three Continents

Allen Umulisa, 30, Managing Director, Rai Green Stalks, Rwanda

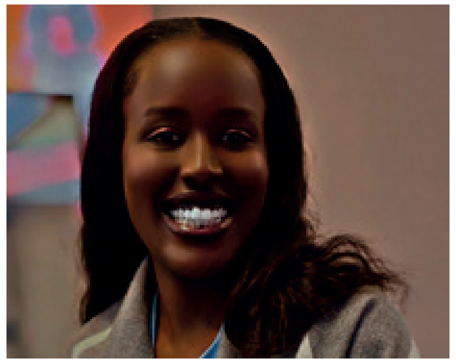
Allen Umulisa asked her father for half a hectare of land. She wanted just enough to try something before she went looking for a job. He gave her the land. She planted chillies and the harvest paid off well enough that she went back and told him she was ready for more. That half hectare became three. Three hectares became a company. The company became Rai Green Stalks, a farming and export business that now moves tons of fresh Rwandan produce into the world every week.

Allen started farming in 2019 when she was fresh out of high school. For years, her business model was simply to grow produce and sell it to exporters who drove up to her farm, paid her and drove away. She started wondering how those same exporters found their own clients in the first place. That curiosity led her to research the answer, then teach herself an entirely new business model. She reached out to Rwanda's National Agricultural Export Development Board and the Rwanda Development Board for guidance. In 2023, at twenty-six, she registered her own company. Her first client found her online: an order for avocados only, bound for Dubai. Her first shipment left Rwanda in 2024. It weighed seven hundred kilograms, the modest beginning of everything that followed.

Rai Green Stalks now works with a hundred and fifty farmers across Rwanda. The company sends avocados, chillies, French beans and passion fruit to the UK, continental Europe and the UAE. Allen also built a poultry arm of the business, selling meat and eggs into the Democratic Republic of Congo. That addition closed a small and satisfying loop: manure from her own poultry farm now fertilises her crop fields and cuts into what she once had to buy.

Allen has found that selling beyond Africa's borders is often easier than selling within them. She tried to enter Ghana's market and could not clear the requirements. What she cannot get past is what Ghana buys instead: avocados from the Netherlands. The Netherlands does not grow a single avocado tree of its own. It sources its fruit from East Africa instead, from Rwanda, Tanzania and Kenya, then sells it onward. Meanwhile, the farmers who actually grew that fruit struggle to reach a market just a few borders from home. “There is a demand in Africa, and there is also good money,” she says. “But the issue is how are you going to penetrate the market?”

One of the cooperatives Allen works with is made up entirely of refugees farming in eastern Rwanda. She found them through an organisation that supports the community. They were growing maize with no real buyer for it. Allen offered them chilli seeds and a market instead. She gave them seeds to work with and sent an agronomist to guide them daily. They now run a full cooperative growing chillies for export. It is one of several partnerships Allen has built the same deliberate way. Others involve cooperatives largely made up of women, farmers living with disabilities and young people who had no other route into steady income.



What Allen offers her farmers goes well beyond a place to sell. She fronts many of them seeds. Sometimes she provides pesticides too, or cash against a harvest still weeks away, repaid once the crop sells. The arrangement has matured with time. In the earliest seasons, she covered almost everything a new farmer needed just to begin. Established partners today often need only seeds and her agronomist's regular visits. “You have to risk and see what comes,” she says of those first uncertain seasons. Neither the harvest nor the money to repay it was ever guaranteed.

Money has been the hardest part of building this business. Allen names one moment plainly as the closest she came to walking away. A client was waiting on produce. Farmers were calling to say the harvest was ready. She had no way to pay the airline that would fly any of it out. Banks turned her down because they wanted financial statements a startup her size did not have yet. She pushed through it the way she has pushed through every setback since. She worked with whatever she had in hand and refused to let the same mistake find her twice.

AfCFTA has already put real money back in her pocket on cross-border shipments. It cut duties she used to pay in full, a saving she has confirmed herself through her exports into the Democratic Republic of Congo. Rwanda's own systems have made the rest possible. A trading licence now takes under twenty-four hours to issue. The country also dropped its export licence requirement entirely, not long after Allen registered her company in 2023. “I don't think if I couldn't be in this country, I don't think I would have done export,” she says. Sourcing from outside Rwanda tells a different story.

The numbers alone tell a story of real growth. Rai Green Stalks opened in 2024 with three full-time staff, including Allen and more than thirty casual workers during harvest. Today the full-time team is made up of eight people and five more who work part-time. Seasonal labour climbs as high as two or three hundred people once demand peaks. Export volumes have climbed just as fast. That first shipment weighed seven hundred kilograms. High season now sees as much as twenty tons of avocados and ten tons of chillies leaving Rwanda in a single week.

Value addition is where Allen wants to take the business next. Export standards reject a real share of what farmers harvest for cosmetic reasons alone: size, shape, a bruise that means nothing to flavour but everything to a buyer overseas. Allen does not want that surplus to go to waste. She wants to turn rejected avocados into guacamole and oil. She wants to turn rejected chillies into whole chilli sauce. That way nothing a farmer grows for her ever goes unpaid.

Building Rai Green Stalks changed more than Allen's balance sheet. She started the business holding only a high school certificate. She has since become, in her own words, a fresh university graduate. She paid her own tuition entirely from what the business earned. The income has carried her family too, including her younger sisters. What began as a way to avoid job hunting after high school became, instead, the thing that put her through university.

We asked Allen, now thirty, what she would tell a young person thinking about starting a business of their own. “Stay consistent, and learn from your mistakes,” she says. “Never be afraid to think beyond yourself, beyond your comfort zone, beyond your country's borders. Don't wait for someone to hire you. Start with what you have, not what you expect to have.” It is exactly what she did with half a hectare of her father's land. It is exactly what she is still doing, a few thousand hectares of opportunity later.

> ***To be a leading African business that connects farmers to international markets, creating jobs and promoting sustainable agriculture, that shows young African entrepreneurs can build a successful business and compete globally.”***

The Oldest Sweet in the Sahara Never Needed Sugar

Imen Ismaili, 35, Founder, Imen Date, Kebili, Tunisia

Dates have grown in Tunisia's southern oases for thousands of years, long before anyone thought to add sugar to anything. Imen Ismaili built Imen Date around that simple, ancient fact: a fruit already sweet enough on its own doesn't need help. Her products carry no added sugar and no artificial additives, made deliberately so that anyone, including people managing their sugar intake, can enjoy them without compromise.

Imen holds a degree in business administration, a second degree in food quality control, and a professional master's in food technology, along with training as an internal quality auditor. That technical grounding shows in Imen Date's range: date syrup, date jam, a sugar-free spread built to rival Nutella, date powder and energy bars, each one proof that a product can be both natural and genuinely indulgent. Imen says plainly that she would rather build something the market has never seen than compete head-on with what already sits on the shelf.

Imen has since expanded beyond dates into carob, a pod that grows on trees across the Mediterranean and parts of North Africa. Carob is naturally sweet and works as a caffeine-free stand-in for cocoa, making it a natural partner for what Imen Date already does with dates. Imen blends the two into chocolate, biscuits and a sugar-free drink mix built in the spirit of a classic cocoa drink, minus the sugar and the cocoa both. The work is serious enough that she spent two months in Spain earlier this year, building a carob value chain that connects Europe and Africa directly rather than through layers of middlemen.

Selling has been harder than producing. Imen built an innovative product line and still had to fight to get it in front of anyone. She promoted samples at community gatherings and regional fairs, worked with young women on her own team to shoot the kind of photography that stops people scrolling, and built a following across LinkedIn, Instagram, Facebook and TikTok.

Transport remained the harder obstacle. Kebili sits roughly five hundred kilometres from Tunis, and moving products that distance costs more than many buyers are willing to absorb. Imen pushed through it anyway. Imen Date products now sit on shelves across Kebili and in Monastir, Mahdia, Djerba and Tunis besides.

Winning over her own region took a different kind of persistence. Many local buyers assumed a product made close to home could not compete with something imported, a scepticism Imen had to work against directly rather than simply wait out. She ran tasting sessions at community events, wrote a short information card for every product explaining exactly what it offered, and took to radio and video to make the case herself. Buyers who tried the products, she found, generally stayed.

International interest has already found her. Imen has sent product samples across Africa, and to Canada, the United Kingdom, France and Italy, building a handful of repeat clients from those first small shipments. She has represented her products at trade fairs and matchmaking meetings in South Africa, Kenya, Spain, Italy and Algeria, and has already found clients in Morocco too.

Imen had never heard of the African Continental Free Trade Area before this conversation. Once she learned what it actually meant- tariff-free access across the continent for a certified product- she recognised immediately how closely it matched the vision she already holds for Imen Date. For

someone already selling across borders in small samples, it is an opening she is already positioned to use.

Building Imen Date has meant learning far more than food science. Imen has had to master digital marketing, logistics, and the patience required to convince a market that homegrown products deserve the same trust as imported ones. She sees that shift as only the beginning.

We asked Imen what she ultimately wants for Imen Date. "I want to put my product across all of Africa," she says, "and why not, the whole world." It is a big claim, and she says it without a flicker of hesitation, the same confidence that has carried Imen Date this far already.

> ***"I want to put my product across all of Africa, and why not, the whole world."***

The Agroeconomist Turning Togo's Border Chaos Into a Trade Network

Kévin Stanislas Houessou Gbadoe, 27, Ceo, Mm Agri Agro · Technical Operations Department, Wactaf (Aocta) · Vice-Director, Icoyaca Togo - Lomé, Togo

At 27, Kévin Stanislas Houessou Gbadoe already spends his days untangling the paperwork, bribes and misunderstandings that pile up at West Africa's land borders, though that was never quite the plan. He trained as an agroeconomist, specialising in applied economics for the agricultural sector. But ask him what actually shaped him, and he doesn't start with a classroom. He starts with his childhood.

He grew up in Kodjoviakopé, right on the Togo-Ghana border near Aflao. That is where he first watched what cross-border trade really looks like from the ground up: relatives and neighbours carrying goods across, only to be told they had to pay before they could cross. "That's what pushed our parents toward what people commonly call the 'by-night' routes," he says, "informal paths that came with their own insecurity." He did not think of it as a business lesson at the time. It was simply what he saw.

That early exposure has become the throughline of everything he does now. In the Technical Operations Department of WACTAF (AOCTA), the West African Association for Cross-Border Trade in Agro-Sylvo-Pastoral and Fisheries Products, his portfolio includes the roadside harassment that traders face, and the illicit payments that quietly double the cost of moving goods a few hundred kilometres. He is also in charge of structuring traders themselves: helping them form cooperatives so they have a legal identity, and with it, access to the mechanisms being built at national, regional and continental level, AfCFTA included.

Alongside that, he is Vice-Director of ICOYACA Togo, running forums and small workshops that explain to entrepreneurs what AfCFTA actually means for them and what protocols exist to help them grow beyond their national market. He was recently selected into the inaugural cohort of ICOYACA's Young Experts Network for regional integration and inclusive trade, which he calls "an opportunity that matches exactly the path I'm building."

> ***"There's nothing more valuable than someone who actually understands the rules that govern their own trade."***

Then there is MM Agri Agro, which he runs as CEO, a subsidiary of a larger group called MMM Consulting Group. Since 2021, MM Agri Agro has worked directly with smallholder producers, moving them toward contract farming: supplying improved seeds and fertiliser, connecting them to aggregators, and helping a farmer who produced on one hectare this year plan for ten the next, because there is finally somewhere reliable for the surplus to go. Between MM Agri Agro's own client base and AOCTA's wider network, which spans 17 countries, Kevin estimates the work has directly touched more than 750 producers and connected upward of 1,000 traders into regional markets they weren't reaching before.

If one story explains why he stays in this work, it's the one he tells about a field mission early in his WACTAF career. He followed a truck of tomatoes from a border post, leaving at ten at night and not getting back until three in the morning. What should have cost 110,000 CFA francs to move the goods came out closer to double that, paid in cash, no receipt in sight. He tells a similar story about a woman he met in Tara, in northern Togo, transporting onions: she was charged 300,000 CFA francs in duties on a product that, under ECOWAS rules, should have crossed the border duty-free altogether. "They knew," he says of the officials collecting the money. "That's the biggest challenge: the actors we work with, day in, day out, simply don't have the information."

He is careful not to frame this as border officials simply behaving badly. In his account, it's a system failure running in both directions: states that ratify agreements without fully explaining them on the ground, and enforcement officers who were never really told why a little "loss of sovereignty" is supposed to work out for everyone. His answer has been to get both sides into the same room. WACTAF now runs what Kevin calls a "roadshow": pick a market, and invite police, customs, health and anti-drug officers to meet traders, most of them women, face to face, so complaints and explanations happen directly, not shouted across a barrier with a truck idling behind. He also keeps a standing line to sector ministries, with a designated focal point in police, customs, commerce, finance and transport alike, and holds monthly sessions to keep that channel open.

Ask Kevin what all of this means to him personally, and the famously talkative agroeconomist gets quieter for a moment. "It represents for me much more than a job or a set of responsibilities," he says. "It's a way for me to contribute concretely to the economic transformation of my country, and more broadly of Africa." He describes watching, gradually, the same difficulties his own parents once faced getting resolved, piece by piece, through his work at WACTAF. "That is already a great satisfaction for me." He is just as candid about what still doesn't sit right, watching how little has changed on the ground despite everything that has been signed on paper. "Sometimes it really hurts," as he puts it, "to see certain things still happening."

For MM Agri Agro, his ambition is to build production clusters across Togo, regions specialising in a given crop, organised enough to meet certification,

> *"Train yourselves, start, build your network, use digital tools, and think African from the very start."*

labelling and export standards. "A product that can easily leave Togo to end up tomorrow in Canada, or easily leave Togo to end up tomorrow in Paris," is how he puts it: a shift, as he sees it, from subsistence family farming toward something built for regional and international markets from the start.

His own ambitions don't stop at MM Agri Agro either. Somewhere down the road he would like to contribute to the AfCFTA Secretariat itself, perhaps the WTO after that, and, if the opportunity ever presents itself, return home as Togo's Minister of Trade. His interviewer only half-joked that he already considers him "the future Minister of Commerce of Togo." Kevin didn't argue the point."

His advice to young people who want to get into cross-border trade starts, unsurprisingly, with training. "Trade isn't just about buying cheap and selling high," he says. "You need to understand the products, the clients, the rules, the procedures, the costs, the real conditions of the market." Start small, he says, and don't wait until every resource is lined up before you begin: experiment, learn from your mistakes, build your network gradually, and above all, be consistent. Use the digital tools available, and lean on the openings AfCFTA creates rather than thinking only about your local market. And don't fear the difficulties. "Where there is good, there is also bad," he says. "You have to be able to see difficulties as steps, and turn the problems you meet into the solutions you offer."

THE EXEMPTION MOST TRADERS NEVER HEAR ABOUT

Under ECOWAS rules, agricultural products originating within the region, onions among them, are meant to move across member state borders without customs duty. Kevin's account of the trader in Tara who paid 300,000 CFA francs in duties she did not legally owe is not, in his telling, an isolated case: it is what happens routinely when the people enforcing a rule, and the people entitled to its protection, are both left in the dark about it. Closing that information gap, at the border post and not just in the regulation itself, is exactly the work AOCTA's information desks and ICOYACA's Youth in Trade workshops exist to do.

She Turned One Graduation Gift Into a Herd of Fifteen Cows

Tayyiba Amartey, 23, Cattle Breeder And Trader, Ashaiman, Ghana

Tayyiba Amartey's father gave her one cow when she was seventeen years old, right after she finished secondary school, meant as nothing more than a small congratulations gift. She looked at that cow, a female, and thought this could be something. She is twenty-three years old now, and owns fifteen cattle of her own, alongside two more currently pregnant, built entirely from that single gift and an apprenticeship under her father that she is only now growing out of.

Tayyiba grew up around her father's farm, Adewa Memorial Farms, watching him breed and trade cattle while her brothers stayed uninterested. She loved it from the start, curious enough to want to understand everything: what the cattle ate, how they drank, how breeding actually worked. Her father was not immediately convinced she belonged in the business. Cattle trading, he told her, was not really a woman's trade. Agricultural products like onions were fine, but not cattle. He wanted proof she understood what she was taking on before he let her in properly.

At first she was little more than an observer, following her father to negotiations and business meetings. Now she is moving deliberately from apprentice toward running something of her own. Her father still leads most of the trading itself, and Tayyiba is candid that she has not fully arrived yet. What she wants is to build something sustainable and independent, proof that young African women belong fully in agriculture, not just at its edges.

Cattle life follows its own rhythm. Mornings mean feeding, grass and a barley and wheat mix. Evenings mean grazing, though the open land around the farm has shrunk as new houses go up nearby. Vets check the herd regularly, especially before any sale. Tayyiba's father belongs to Ghana's livestock breeders and traders association and serves as the country's own focal point for the West African Association for Cross-Border Trade, a role that keeps the family closely tied to how cattle actually move across borders, even when Tayyiba herself is away at university.

Tayyiba's family exports cattle by truck to Burkina Faso, Niger and Togo. A cargo vehicle can carry up to forty-five cows at once. Tayyiba's family negotiated that route with the government directly, and it runs through fixed customs checkpoints at each border. Full documentation, registration, tax and a veterinary health certificate cover every animal before any crossing. Many independent cattle owners skip that process entirely rather than absorb the cost, moving cattle through the bush at night instead, but Tayyiba's family stays fully within the system. "Those who don't," she says, "have to be moving through the night, through bushes."

Security risk is real and constant. One evening, the herd, roughly a hundred and eighty of her father's cattle plus more belonging to an aunt, went out to graze and did not come back. The family stayed awake through the night until they were found. Robbery and harassment along transport routes are risks Tayyiba has learned to live with, alongside a wider problem she sees across the industry: many independent cattle traders simply lack basic knowledge about the documentation their trade requires, a gap she believes better mentorship could close.

Tayyiba came closest to quitting when one of her own cattle died suddenly while she was away at school. She told her father she did not think she had the patience for a business where loss could arrive without warning. He told her about his own losses, once nearly a quarter of his herd, gone for good, and reminded her that patience is the actual price of this trade, since a cow takes nine months to carry a single calf and a year or more to grow into real value. "You control what you can control," he told her. She decided to grieve her cow and continue anyway.

Tayyiba had barely heard of the African Continental Free Trade Area until her father sent her a flyer about it. Her father knows the policy landscape well. He is Ghana's own focal point for a major West African trade association, but Tayyiba spends much of her time at university, at some distance from the negotiations he handles directly. Learning about AfCFTA properly for the first time, she immediately saw what it could mean for someone in her position, a young woman still working to be taken seriously in a trade she loves.

About fifteen workers keep the farm running day to day, many of them children of Fulani families who settled in Ghana generations ago. Tayyiba's family pays them well and trains them deliberately, aware that theft inside a cattle business often starts with the people closest to the herd. One employee who died two years ago left behind a daughter still in junior secondary school. Tayyiba's father kept supporting the family financially and made sure that money went toward the children's education, and Tayyiba stayed personally in touch with the daughter, encouraging her not to settle for the path many girls

> It's a male-dominated field. As a female, you need to gain confidence, you need experience, and you need to be very resilient, because people will look down on you."

in that community follow: early marriage instead of school. That girl is now in senior secondary school and doing well.

Tayyiba describes herself as having been a timid person before any of this. The business taught her to negotiate, to hold a long conversation with a stranger, to build the kind of trust that a trade built on live animals and long waits actually requires. That confidence, she says, followed her well beyond the farm.

We asked Tayyiba what advice she would give someone thinking about entering the cattle trade. "You don't have to know everything before you start," she says. "You're better off starting with someone who has more experience than you. Apprenticeship and mentorship are valuable. Start small if necessary, understand your numbers, build relationships, and be patient. It comes with a lot of patience."

It Was Easier to Reach Australia Than Nigeria

**Korkor Tenkorang, Founder,
Afkor International Ghana Limited, Accra, Ghana**

Korkor Tenkorang used to be a flight attendant with Emirates in the United Arab Emirates (UAE), the kind of career most people spend a lifetime chasing. She left it behind after a trip home for her grandmother's funeral, travelling through Ghana's northern region where much of the country's tomatoes and spices are grown. Along the road, she watched farmers and market women selling crops at whatever price they could get, simply because nothing existed to store or process what they had grown before it rotted. That sight stayed with her the whole trip, and on the way back to the UAE, she decided to quit her job.

Rather than start a business straight away, Korkor went back to school first, earning a master's degree in supply chain and Logistics from Sheffield University in England so she would understand procurement and process before she tried to build anything. Her original plan was a tomato processing factory, and she found an investor in Slovenia willing to back it. Then COVID hit, the investor pulled out, and the tomato factory dream stalled before it began. This was until a stranger in Saudi Arabia changed the direction entirely, who had reached out to say a supermarket there wanted chilli flakes and chilli powder, the finished product, not raw chillies. Korkor had nothing yet to supply that, but he pushed her to start anyway.

She started in her mother's kitchen, buying raw material from the market and processing it with whatever home equipment she had. It worked well enough to prove the concept, but the Saudi buyer wanted volumes a kitchen could never produce. Korkor turned to unused land her father owned and planted two acres of chilli as a test. The first attempt failed outright. The second succeeded, until farmers began stealing from the crop before she could harvest it. She kept going anyway, adding ginger, ordering packaging from China, and working with a friend in the UAE to design the branding from scratch. It took about a year and a half to secure the Food and Drugs Authority (FDA)'s approval, obtain the necessary licences and put everything else in place before Afkor International properly opened its doors.

Korkor was thirty-three when she started, and the early encouragement from people around her nearly became a trap. Compliments started going to her head, until she pulled back for a moment and stopped pushing as hard. Then customers started calling, asking where her products had gone. That was proof of real demand, not just polite enthusiasm, and it told her exactly why she needed to keep going.

Korkor has her eye on the Netherlands, the UK, the US and Australia, and Australia is where something real has already started, informally. She found a Ghanaian woman running an African grocery store there and began sending her product through that single connection. It has been slow going, and it is still informal, but it works. Korkor is confident that once Afkort meets the standards a formal retailer would require, the same market that already wants her spices through one small store will open up properly.

Reaching her own continent has proven harder than reaching Australia. Korkor set her sights on Nigeria and Kenya first, and a trade fair in Nigeria gave her real reason for hope:

strong turnout, genuine customer interest, people who still want her products in their shops today. What stands in the way is registration. Ghana's own food and drug approval does not carry over into Nigeria, which runs its own separate system through its National Agency for Food and Drug Administration and Control (NAFDAC), and the quoted cost of registering there alone came to around twelve thousand US dollars. For a business her size, that is a major brick wall. Kenya would likely require its own separate certification on top of that. It is, by her own account, easier right now to get a bottle of chilli flakes onto a shelf in Australia through one small store than into a supermarket in the country next door.

Korkor has already engaged with the AfCFTA Secretariat directly, meeting officials at a workshop in Algeria alongside the Intra-African Trade Fair (IATF). During that conversation, she learned something she had not known before: that Algeria's tariffs under AfCFTA have already dropped to zero, years ahead of the 2030 deadline most other member states are still working toward, making it a genuine opening worth chasing sooner rather than later.

Afkort now runs on fifteen workers: nine inside the processing facility, several more rotating through washing, cleaning and sorting raw material before it goes in, and five at the farm itself. Most of the team are women. Older women handle most of the sorting and cleaning, younger workers keep the factory floor moving, and Korkor's farm manager, who never had the chance at formal education herself, now leads the farm with a trained colleague working alongside her to teach the technical side, not to replace her. Between five acres of chilli, two of ginger, two of turmeric and produce bought in from other farmers, Afkort makes fifteen different products, from chilli powder and flakes to turmeric, curry blends, and a dedicated jollof seasoning, turning out roughly two hundred bottles a day of its best sellers alone.

No funding has replaced what fell through in Slovenia. Banks in Ghana, in Korkor's experience, treat small businesses as too risky to back until they no longer need the money, so Afkort grows entirely on what it earns, reinvesting every profit rather than paying any of it out, funding machinery, packaging and staff one cycle at a time.

One of Korkor's production managers recently completed a food nutrition course that the company paid for, one of several ways Korkor has tried to help her team grow rather than stay static in the same role. The moment that stays with her most, though, happened at a girls' school. She asked the students what they wanted to be when they grew up and heard the usual answers: lawyer, doctor, nothing about farming or food. After she explained to them what she actually does for a living, and what a day in her life looks like, she asked again. More than fifteen girls said they wanted to be like her.

We asked Korkor what advice she would give another young African woman thinking about starting a business like hers. "Everybody always says it can't be done," she says. "There's a stigma that Africans don't get things done, or don't get them done well. But when you know what you have and you know what you want, everything can be done. You just have to follow it. If they can do it in the Western world, why can't we? It can be done."

> *"I didn't even know i had this much patience and determination . I didn't know i was a go-getter."*

One Bad Plate of Akara Built a Traceability Company

Joseph Fashola, 25, Co-Founder And Ceo, Agrolinking, Nigeria

Joseph Fashola landed in hospital after a bad plate of akara and wanted to know where the beans in it had actually come from. He could not trace them back to a single farmer, and neither, he realised, could anyone else in Nigeria's food system. That gap became the seed of AgroLinking, the company Joseph now runs as co-founder and CEO, built to make African food traceable from farm to plate.

Joseph found his sense of purpose early, at thirteen, when people around him started calling him the problem solver. Years later, while studying agriculture at university, he travelled to the Republic and then to Ghana. There he began asking a question that stuck with him: people pay for food every day, and farmers grow that food, yet the farmers stay poor. That question became AgroLinking, founded when Joseph was eighteen. He is twenty-five now, seven years into building it.

AgroLinking started as an all-purpose service for smallholder farmers. Joseph and his team followed farmers through an entire production cycle, teaching good agricultural practices and connecting farmers to markets. The work went well, and it grew further once Joseph and his team joined the Mastercard Foundation's Young Africa Works programme through Nigeria's Enterprise Development Centre. That programme helped them see what they were building as an actual business rather than a good idea, and it pushed them to ask a harder question: what problem sat underneath everything else? They realised African agriculture ran almost entirely on guesswork and outdated research, with no reliable data behind any of it.

Aggregating data directly from farmers and institutions did not work, since too many stakeholders refused to share what they had. Joseph and his team dug deeper and found the real problem underneath the data gap: trust. Farmers did not trust the people offering solutions, and buyers did not trust farmers to comply with standards. None of it could add up to real trade without that trust in place first. AgroLinking built Actro to fix it, a platform that makes African produce traceable, compliance-ready, and tradable across borders.

Global food regulation gave the idea real urgency, as countries tightened rules on deforestation, food safety and foodborne illness, all increasingly tied back to trade. Joseph saw the same pattern on the nutrition side, where governments were starting to protect what their own citizens consumed. AgroLinking could not solve nutrition at a global scale, so it started local instead, building Sure Food, a programme for roadside food vendors, the women Nigerians call mama put. Sure Food supplies rice, beans, soya oil and other ingredients on credit rather than cash, and vendors cook, sell and repay once their customers pay them.

AgroLinking now runs on about thirty-four people across full-time, part-time, part time and contract roles, working across the country in logistics, sourcing and fieldwork. The core team numbers twelve to thirteen, every one of them under thirty, with an average age of twenty-one or twenty-two. More than sixty per cent are women. Together they have reached over five thousand five hundred farmers across Nigeria, working through cooperatives, farmer organisations and institutional partnerships rather than one farmer at a time.

Driving adoption has been the hardest part of building AgroLinking, and Joseph is candid about why. Data and traceability pay off over time, while cash and inputs pay off today, so convincing a farmer, a processor or a regulator to invest effort in something that helps them later rather than immediately takes real persuasion. AgroLinking's answer has been to tailor its message to whoever is listening. Farmers hear about higher prices, processors hear about avoiding compliance bans, and exporters and importers each hear something different again, built around what actually moves them.

A long list of partners has carried AgroLinking further since. IFAD funded a postgraduate certificate for Joseph in Rome, and the Stellar Development Foundation backed the technology itself. AGRA, GAIN, UNDP, IITA, Auda-

> *Adoption has been the hardest thing. You are telling a farmer that gathering data now will help them later, but they want the money now.”*

NEPAD and Kaduna State’s own government have all played a part along the way. A Buhler Young Ag Summit selection also put Joseph in a room with a hundred other young food system leaders from across the world.

AgroLinking currently operates across six Nigerian states, and Joseph is already looking outward. Pilots are underway with a processor in Ghana and the only processing facility of its kind in Côte d’Ivoire, while interest has also come in from Rwanda and Kenya. By the final quarter of this year, AgroLinking plans to reach European markets directly, carrying African products that already earn foreign exchange but currently leave the continent with none of the value added at home.

Building AgroLinking has changed Joseph as much as it has changed the farmers he works with. He describes himself as more humble and more grateful than he used to be, and he is quick to point out that the Joseph who started this company is not the Joseph running it today. His family once saw him as reckless, but seven years of results changed that, and they support him now in whatever ways they can.

We asked Joseph what advice he would give a young person starting today. He mentioned something he had read from a well-known tech executive, about how nearly every successful career includes long stretches where nobody, including the person living it, knows what comes next. Joseph’s own advice built on that idea. “Find something that interests you, then laser focus on that thing,” he says. “Every successful career is filled with long periods of waiting, periods where you don’t know what will come of it. You might feel like a failure to yourself. But if you have conviction, and you’re putting in the work, it will turn out well eventually, even if not in that exact venture. The experience carries forward into whatever comes next.”

The Accountant Who Turned a Family Mango Glut Into a Guinean Export Business

Fatou Cissoko, Founder & Managing Director, Fatou & Kadija, Guinea-Conakry

Fatou Cissoko trained as an accountant; she runs an agri-food processing company that ships dried fruit and fruit juice out of Guinea to markets on three continents, chairs a national interprofessional body of nearly 7,000 members, and has spent over a decade teaching rural women to stop waiting for opportunity and start building it. Ask her how an accountant ends up here, and the honest answer is: a year off, a family farm, and a lot of rotting mangoes.

The story starts right after she finished her degree. She was not sure what to do next, did not especially picture herself in a bank or working for someone else, so she took a year to rest from the exhaustion of studying and went to join her mother on the family’s 72-hectare plantation. What she found there was not the picture of agricultural abundance you might imagine. “She was investing so much money at harvest time,” Fatou recalls, and then, again and again, watching it go to waste: the road was not passable, the buyers’ trucks broke down, or the road was simply blocked, and the fruit that was supposed to be sold sat there instead. The family kept ending up with tonnes of mango and pineapple nobody could move in time.

Fatou was, in her own words, “écœurée”, sickened by it, and decided someone had to find a way to make use of it. The first idea was modest: dry the fruit so the household could at least eat it later instead of losing it. Then it became: dry it, and sell it. Once she started showing the product around, something she hadn’t planned for happened. Neighbouring plantations started showing up too, asking her to dry their mangoes and pineapples as well. Within a short stretch of time, she was sitting on tonnes of dried fruit that belonged, informally, to half the growers in the area. That was the moment she decided to stop doing this as a favour

and formally open a company. In 2014, Fatou & Kadija was born.

The proof that this could actually be a business, rather than a well-meaning side project, came at a trade fair in Morocco. Fatou travelled with roughly 300 kilograms of dried fruit. By the end of the first day, she had sold about half of it. “I told myself, this is a business that can be profitable,” she says. She came home, started communicating properly about the product, did more research into the sector, and that, in her words, is really how the story of Fatou & Kadija began in earnest.

> *I didn't really know what to put the money into. But the family had a plantation... I went to help my mother, and I saw what she was losing.”*

The number that started it all was small enough to be almost funny in hindsight: 300 US dollars, the graduation prize she was given as one of the top students in her class, which she poured entirely into the fledgling drying business. That seed money grew into a structure generating around 100 US dollars a week, which she reinvested and multiplied, month after month, year after year. Today, Fatou & Kadija turns over more than 120,000 euros a year. The company has moved from manual drying to semi-industrial machinery, and is currently installing a full juice line, cartons, spouted pouches and glass bottles, expanding well beyond dried fruit alone. She started the business with two women from her community. Fatou & Kadija now employs fourteen people, and in over a decade of growth, all of it- the machines, the juice line, the jump from two staff to fourteen- has happened without a single bank loan. From 2014 to 2026, as she puts it plainly, banks and microfinance institutions in Guinea simply would not lend to her.

The market has grown in step with the company. In the early days, Fatou & Kadija sold almost exclusively to Senegal, because dried fruit was not yet part of local buying habits in Guinea itself; dried pineapple and dried mango had to be explained, even marketed, as something closer to an aperitif than a dessert. Today the company reaches markets across Africa, sells into Belgium, and is actively exploring Portugal and Russia. Getting there has not been simple. Export markets in the Gulf, the Maghreb and Europe each carry their own certification standards, and Guinea, Fatou says, does not yet have the local expertise to meet them. Every certification currently means bringing in outside consultants, at a

cost that falls hard on a growing company with no credit line behind it.

What she is proudest of, though, is not the turnover figure. It is a woman she describes as one of the earliest people she took in: a widow, abandoned by her late husband's family, who arrived with mango and pineapple trees of her own and one condition. She did not want to be paid for raw fruit, and she did not want to be employed. She wanted training, and she wanted the drying equipment lent to her to be paid back once she had sold what she produced. "When she put it like that, it sounded almost mad to us," Fatou admits, "because we were used to employing people, not lending to them." But the woman was raising a ten-year-old daughter alone and said plainly that everything she was doing, she was doing for her. Fatou trained her anyway. Twelve years later, that daughter came back, not to ask for a job, but to say she was enrolling at university to specialise in food processing herself, because she'd watched her mother do it by hand and wanted to modernise it. "My mother did it artisanally," the daughter told her. "I'm here to do it the modern way," Fatou tells this story, still visibly moved by it, as the clearest measure of what the business has actually built: not just income, but a second generation that no longer has to be convinced this path is possible.

It's also the philosophy she tries to instil in every woman who comes through her training programmes, most of which go well beyond technical skills into leadership, communication and how to hold onto a client relationship once you've won it. Her advice to them is consistent enough to be almost a personal motto:

"Don't measure yourself against someone else's story. "We don't have the same lived experience, the same difficulties, the same abilities," she says. "So we can't model ourselves on someone else. I can admire how far another person has come, but I have my own path to walk, my own limits, my own values."

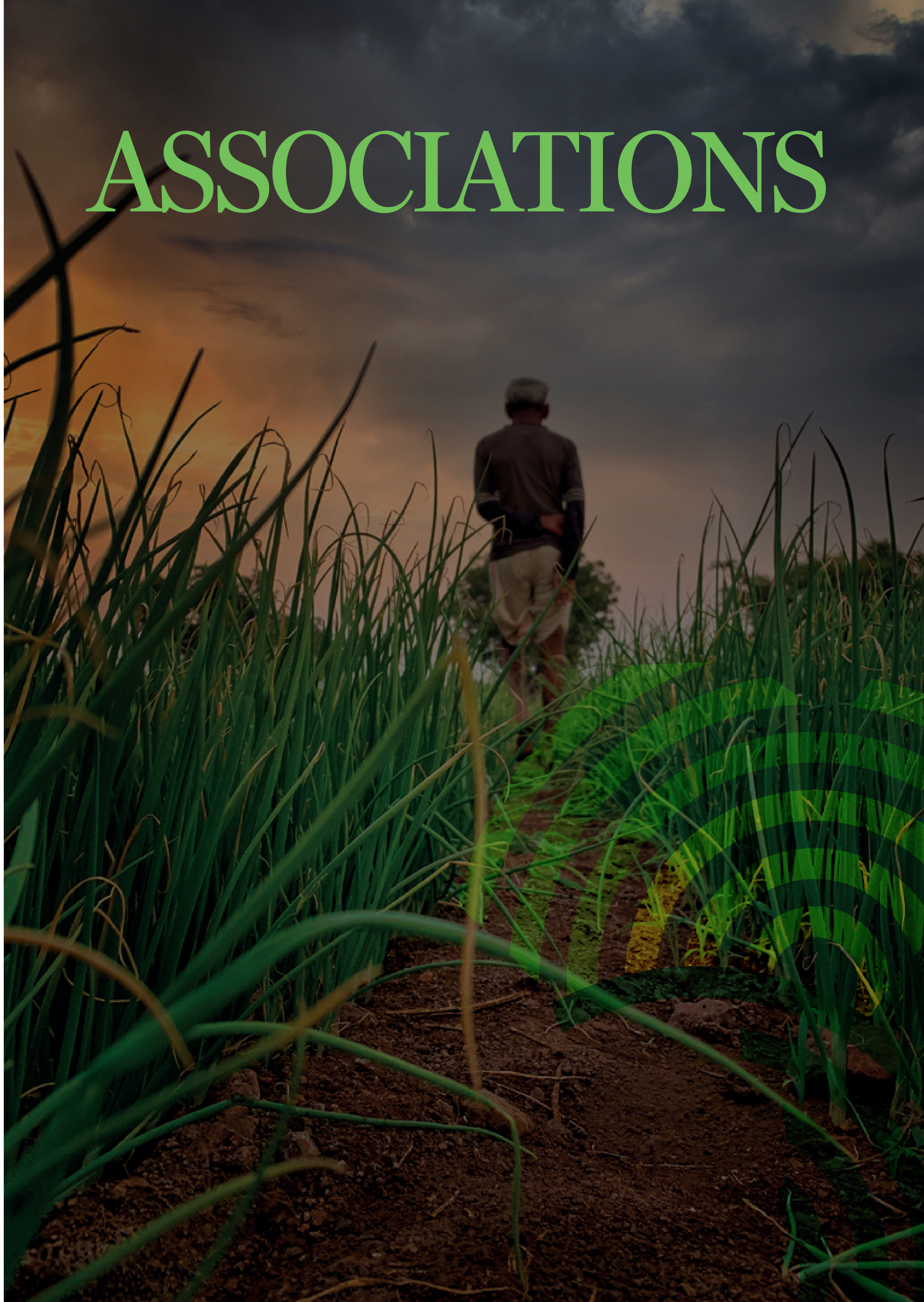
As for what's next, Fatou is refreshingly clear-eyed about priorities. Rather than chase the furthest markets first, she wants to properly serve West Africa before going further afield: Gambia and Senegal are already in progress, with more of the sub-region to follow, and the US market, promising but bound by its own regulatory requirements, sits after that. Her reasoning is almost a small rebuke to the sector she works in: the products, she says, were never meant only for buyers in the Gulf or in Europe. "They're also for our African brothers, who need to consume products like this too."

Asked to sum up everything this journey has taught her in a single line, the accountant-turned-agro-entrepreneur does not hesitate:

CLOSER TO ABU DHABI THAN TO ABIDJAN

Fatou can land a container of dried mango in the United Arab Emirates more easily than she can send one to Côte d'Ivoire, a few hundred kilometres from Guinea's own border. She points to two unfinished pieces of regional trade: certificates issued in Guinea still are not reliably recognised in neighbouring ECOWAS states, and road transport, the mode most small exporters actually rely on, remains the slowest and costliest link in the chain. Until the free movement promised by ECOWAS and the AfCFTA is effective on the ground, not just on paper, she says West African producers will keep shipping past each other to reach markets further away than their own region.

> ***We each carry an immeasurable potential inside us that we don't always realise ourselves. So whatever we set out to do, we have to persevere and give the best of ourselves, and never despair. It isn't about waiting for something to be given to us. It's about what we, ourselves, can give."***



The SACCO Behind the Stories You've Already Read

Busia Cross Border Traders Sacco, Founded 2017 By Florence Atieno, Busia, Kenya

Florence Atieno registered the Busia Cross Border Traders SACCO in 2017 after a man in a community meeting jovially questioned why she wouldn't think bigger of herself, rather than settling for the label small scale trader. The question stuck with her, and she went home determined to prove there was nothing small about what she and the women around her could build. What she built afterward now moves capital, trains hundreds of traders and stands behind several of the very success stories already told elsewhere in this magazine.

SACCO stands for Savings and Credit Cooperative, and the name describes exactly what the organisation does. Women in Busia had nowhere else to turn for capital. Microfinance charged interest rates most could not manage, and banks wanted collateral neither the women nor, often, their own parents owned. Florence built a system where members save together, borrow from each other at low interest, and grow their trading capital from within the community instead of waiting on institutions that were never built with them in mind. In the past two years alone, members have accessed loans of up to 150,000 Kenyan shillings, close to 1,155 US dollars, through the SACCO.

The SACCO now counts three hundred active members. Clusters organise them by trade, fresh produce, fish, clothing, agriculture, value addition and more, each running its own activities under the same umbrella. About a hundred and fifty of those members are youth, trading across the border in their own right rather than waiting for formal employment that may never come. Florence has since helped seed sister societies at other Kenyan border posts, including Malaba, Taveta, Namanga and Lunga Lunga, though she is candid that replicating Busia's energy elsewhere takes more than good intentions. It takes the same daily discipline she has kept up since 2017.

Training is where the SACCO's influence shows up most clearly, and not just in Florence's own account of it. Several of the young traders this magazine has already profiled, from Busia specifically, walked into their interviews already fluent in the Simplified Trade Regime, its thresholds, its paperwork, its protections, without anyone needing to explain a single part of it to them first. That is not a coincidence. The SACCO trains its own champions to teach it forward: Emma Adongo, one of those same featured traders, now leads training of trainers sessions on the Simplified Trade Regime and pre-declaration e-customs on the SACCO's behalf, alongside another trainer, Dickens, who works the same ground with other young members.

The SACCO also runs a women's desk at the Busia One Stop Border Post, built specifically to walk women through border procedures directly rather than leave them dependent on brokers and clearance agents who profit from confusion. The SACCO translates its own materials into Kiswahili, English and local languages like Luhya, deliberately, so technical trade language never becomes the barrier that keeps someone from claiming a right they already have. The model spreads person to person by design. “When you direct one woman today,” Florence says, “that woman will direct another woman, ten women, the next day.”

Recognition has followed the work rather than the other way round. Kenya's national government identified the SACCO as the best society in Busia during a 2023 survey, bringing matching grants under the National Agricultural Value Chain Project. In 2022, the Kenya Revenue Authority named the SACCO the country's best taxpayer, a title that now has the World Customs Organization asking to work with them directly. TradeMark Africa has taken Florence as far as the World Trade Organization in Geneva to speak on cross-border trade as a woman, and she has carried the same message to West Africa, training women at the Akanu border between Togo and Ghana on trade under ECOWAS. Women from Sierra Leone and Liberia have travelled to Busia themselves to learn the model directly, going home, in their own words, with an organised voice and a seat at the table with their own governments.

COVID-19 sharpened Florence's resolve more than any single event before it. Border closures hit women and children hardest, in her account, since men in many households withdrew into depression while women had no choice but to keep providing, crossing informally when they had to and risking security harassment and unofficial taxes just to keep families fed. Florence still describes non-tariff barriers as an unfinished fight, including some that officials within her own country cause themselves, not only barriers at foreign borders, and she keeps pushing anyway.

> ***We must be on the table everywhere. Even where policy is being made, we are supposed to be there. We don't want policies from the boardroom that don't fit us.”***

Florence's own ventures practise what she preaches. She presses her own cooking oil from local seeds rather than buying imported oil, and the Kenya Bureau of Standards and the Ministry of Health have already certified three of her products, proof, in her words, that African raw materials do not need to leave the continent before they become something worth buying. Her long-term vision reaches further still: turning the SACCO itself into a full bank for women and youth, convening an African Women's Continental Forum to help other groups formalise the way Busia has, and making sure women sit in the room while governments write trade policy, not only after governments finish it.

We asked Florence what advice she would give women across Africa considering cross-border trade. “Let us work together as women. Let us join hands and work as a team, because you can achieve far more that way than working alone,” she says. That same philosophy built the SACCO from fifteen women in 2017, most of whom eventually left, down to Florence alone at points, into the three hundred members and the multiple border towns it reaches today.

From a WhatsApp Group to Nine Thousand Users in Four Months

WACTAF, Led by Permanent Secretary Justin Matitoma, West Africa

WACTAF, the West African Association for Cross-Border Trade in Food, Agro-Sylvo-Pastoral and Fisheries Products, exists to make it easier for farmers, traders and transporters to move goods across the region's borders. Regional governments founded WACTAF in Lome in 2019, with technical support from the Economic Community of West African States and CILSS, the Sahel's regional drought resilience body, after recognising that no organisation yet existed to resolve cross-border trade's toughest problems.

WACTAF created a digital platform called RouteFluidity for reporting problems on trade corridors. This shows just how far its central mission has come: nine thousand users in four months, more than two thousand trucks tracked, and over seven hundred reported obstacles logged since launch, more than eighty per cent of them resolved in real time.

WACTAF exists because West Africa's agricultural trade runs largely informal, and the reasons are almost accidental. Regional rules exempt agricultural goods from duty, which sounds like good news for traders, but it also means customs officials have little financial incentive to properly document that trade. The result is a serious data gap: enormous volumes of goods cross borders every day with almost no official record of it happening.

Justin Matitoma, WACTAF's permanent secretary, began this work years before the association formally existed. In Togo, he organised cross-border trade actors around the country's agricultural financing programme, which invested heavily in production but had no real structure for getting that production to market. When COVID-19 hit in 2020, Togo's agriculture ministry asked him to expand that structuring work so farmers would not lose their harvests to lockdowns and curfews. It worked well enough that Togo avoided the spoilage many feared, with tomatoes, chillies, onions and cucumbers continuing to move throughout.

That regional recommendation to create WACTAF was one among many of the kind that usually goes nowhere once everyone collects their per diems and goes home. Justin took it seriously enough to build it into something real, bringing together the senior figures needed to hold WACTAF's founding assembly. The motivation behind it was stark: post-harvest losses across the region run close to forty per cent, an enormous waste sitting directly downstream of every investment made in production without matching investment in getting goods to market.

WACTAF now operates across seventeen West African countries, and its own field data has already changed the region's understanding of itself. Working with the OECD, WACTAF's reporting showed that intra-regional trade in West Africa runs at more than forty per cent, not the twelve to fifteen per cent commonly assumed, a trade currently worth more than ten billion US dollars.

RouteFluidity grew out of something much simpler: WhatsApp groups.

> *"Where people saw insurmountable administrative obstacles, we saw an opportunity for technological innovation."*

WACTAF started in Burkina Faso in 2021 and expanded corridor by corridor into Niger, Côte d'Ivoire, Benin, Togo, Ghana, Guinea, Senegal, Mali and now Nigeria. Governments in each country formally designated focal points across agriculture, commerce, police, customs, gendarmerie and transport ministries. When a compliant trader hit an illegitimate demand for payment at a checkpoint, they reported it on WhatsApp, and WACTAF's team called the relevant focal point directly, resolving the problem in real time rather than after the fact.

WhatsApp worked almost too well. WACTAF reached over a thousand users per country within two weeks of launching each group, but the platform itself was unreliable, prone to losing data during updates and impossible to properly analyse. WACTAF asked AGRA to help build something sturdier, and RouteFluidity, developed with technical and financial support from AGRA alongside GIZ and the International Trade Centre in Geneva, became the result. The underlying trust the WhatsApp groups had already built between traders and security forces, once openly suspicious of each other, carried straight through into the new tool.

WACTAF's formal members are professional organisations, not individual traders, groups like Niger's national onion traders' association or its livestock and meat interprofession. Its actual services reach far beyond that formal membership, though. Anyone working in agricultural cross-border trade can use WACTAF's border information offices and training programmes, whether or not they belong to an association, and whether or not their business is formally registered.

WACTAF trains both sides of every border interaction: traders, transporters and customs brokers on one side, police, gendarmerie and customs officers on the other. That dual approach is deliberate. Years of roadshows, joint training and sensitisation sessions have rebuilt trust between two groups that used to regard each other with real suspicion, and WACTAF credits that shift directly with its ability to resolve non-tariff barriers as quickly as it now does.

More than sixty per cent of RouteFluidity's users are women, a figure WACTAF now uses as hard evidence for something long assumed but rarely proven: that women dominate cross-border trade across West Africa, and any serious trade infrastructure has to be built with that reality in mind.

WACTAF's next ambition targets financing directly. Justin is developing an alternative credit model that would let a trader's own activity- how often they cross a corridor, how much volume they move, how consistently they do it over a year- stand in for the paperwork banks usually demand and rarely get from young or informal traders. Free trade, in his view, only means something if it is genuinely inclusive trade, open to the young traders and women who already move most of the goods but rarely get counted as creditworthy.

Justin sees WACTAF's work as proof that regional integration has to be built on the ground, not just declared into existence by treaty. "Young people are not only the beneficiaries of future policy," he says. "They are the architects making AfCFTA real on the ground, not simply waiting for its benefits to arrive." It is exactly the work WACTAF has spent five years doing, one corridor, one focal point and one resolved obstacle at a time.

The Advocacy That Turned Into Regional Policy

Cross Border Traders Association Of Malawi, President Steve Yohane, Lilongwe, Malawi

Steve Yohane leads an organisation five thousand two hundred members strong, and that number only counts the ones who have formally registered. The Cross Border Traders Association of Malawi (CBTAM) reaches across all twenty two of the country's districts, at every border post and well inland, representing a membership that runs roughly eighty percent women and mostly young people beyond that.

CBTAM has existed since 2005, legally registered by 2009, built from the ground up through district level chapters before growing into a national structure with a Board of Trustees and an elected National Executive Committee. Steve Yohane, its current President, rose through that same structure himself, from chapter leadership to Secretary General before his election to the top role in 2021.

CBTAM sits at a genuinely wide table. It works directly with Malawi's Ministry of International Business, Trade and Tourism and the Ministry of Gender and Youth Sports, chairs the government's own subcommittee on cross-border trade under the National Transition Committee, and partners regionally with SADC, COMESA and the East African Community. AfCFTA has worked with CBTAM since 2019, beginning with research into women in informal cross-border trade. The International Trade Centre, Southern Africa Trust, Adam Smith International and AGRA have all funded or run programmes through the association, and AGRA specifically supplied the equipment CBTAM is now using to open new trade information desks at the border.

One of CBTAM's clearest wins is regional policy the association itself helped shape. In 2017, Southern Africa Trust selected CBTAM to lead advocacy for the SADC Simplified Trade Regime, work that took its representatives to advocacy meetings in Bulawayo and Livingstone, arguing the case for a rule that did not yet exist. That advocacy has since become policy. The Malawi-Zambia Simplified Trade Regime, modelled on an even earlier COMESA version dating back to 2010, is already active, and Malawi has now officially gazetted the Mozambique version too, years of groundwork the association pushed through before either one became real. CBTAM does not only teach traders rules that already exist. In this case, it helped write one.

That advocacy work continues on the ground through a new trade information desk programme. CBTAM already runs one such desk at the Mchinji-Mwami border with Zambia, and AGRA has supplied equipment to expand the programme to several more posts, Mangochi among them, with recruitment for new desk officers already under way and the first new desks expected to open around September. Each desk exists for one purpose: making sure a trader standing at the border has someone right there who can explain, on the spot, what the rules actually are.

CBTAM is also rolling out membership identification cards that AGRA helped fund, giving members travelling under SADC the same recognition COMESA and the East African Community already extend to them. The goal is simple: a trader carrying that card should be identifiable and protected the moment a border official asks a question they cannot easily answer.

CBTAM points to two member stories it returns to often. A trader in Mchinji now moves goods into Zambia freely under the Simplified Trade Regime and knows enough about his own rights to push back when a checkpoint official demands an unofficial payment. Another young member from that same chapter joined CBTAM as a trader, and the association later hired him directly, one of several members who have found work through the connections cross-border trade brought them, not just income from the trade itself.

CBTAM's institutional reach runs deeper than membership numbers alone show.

The association chairs the subcommittee coordinating border management committees nationally, a structure the Ministry of International Business, Trade and Tourism established and that now draws in government departments and the private sector alike. A separate project with Adam Smith International, running from 2024 into 2026, focused specifically on tackling corruption along Malawi's trade corridors, work CBTAM considers successful and is now looking to build on further.

The one persistent obstacle Steve names is logistical rather than institutional: traders can only obtain import and export permits from a single office in Lilongwe, which means people from the country's far north or south sometimes travel more than a thousand kilometres and wait up to a week just for paperwork a border crossing requires. A digital application system is in development, though patchy internet access in some areas still slows the rollout.

For an organisation that started with a handful of chapter leaders in 2005, growing into five thousand two hundred registered members is proof that trade is alive in Africa but needs associations that help it thrive higher and stronger.

"We are here to be the voice of all cross-border traders. We help traders whether they are registered members or not."

From Twenty-Three Women to Nearly Seven Thousand Members

Conseil Interprofessionnel Céréaliers De Guinée (Cic-Guinée), Guinea

Conseil Interprofessionnel Céréaliers de Guinée, known as CIC-GUINÉE, coordinates cereal value chain actors, facilitates cross-border grain trade, and works to strengthen food security across West African trade corridors. It does this today through a membership that has grown from twenty-three women in a single rural locality to 6,800 members nationwide, 2,500 of them women, spanning every stage of Guinea's grain economy.

That growth happened in deliberate stages. A small women's group in Kimia, twenty-three members strong, grew into a cooperative for agro-industrial and craft development, fifty members formalising their operations together, before becoming the national, mixed-gender interprofession it is today. Each stage brought more structure, more members and a wider mandate.

CIC-GUINÉE's training goes beyond production technique alone. Members learn how to dry and process cereals and other crops to a standard buyers actually want, but the association treats that as only one link in a longer chain: leadership, communication and client relationship skills sit alongside the technical training, on the belief that economic independence needs personal development behind it to last. The results speak for themselves. Members who have built real, sustainable success in their own operations become the models the association puts in front of others, walking proof, in leadership's words, that the same path is achievable for anyone willing to put in the work.

Formalisation is a journey CIC-GUINÉE actively walks its members through, not a line members are simply expected to cross alone. Some members arrive without the basic paperwork registration requires, and the association works with them from there. Others have registered but need support keeping documentation current. A growing number now manage both registration and full tax compliance, evidence of an association pulling its membership steadily toward the formal economy, one member at a time, rather than leaving anyone to navigate that process alone.

Facilitating cross-border trade sits at the core of what CIC-GUINÉE exists to do, and its members are already acting on it. New markets are opening in Gambia and Senegal, deliberately chosen because leadership believes African products belong first in African markets that need them, ahead of the more established routes members already run to the Gulf and Europe. That expansion is happening despite real friction along West African corridors, exorbitant transport costs and customs delays among them, which makes the progress members have already made even more significant. Full implementation of the African Continental Free Trade Area, leadership believes, would only accelerate what CIC-GUINÉE has already started.

CIC-GUINÉE also keeps its membership engaged directly with regional policy as it develops. Leadership and members attend ECOWAS workshops on free trade regularly, tracking how commitments made at a regional level are meant to translate into practice on the ground, so the association can move quickly once implementation catches up with the ambition already agreed on paper.

Food security across West Africa depends on associations like this one turning scattered smallholder production into something coordinated, tradable and resilient enough to cross a border. CIC-GUINÉE has already taken that from twenty-three women in Kimia to a national membership approaching seven thousand, cereal by cereal, member by member, market by market, with cross-border expansion into Gambia and Senegal already under way and the Gulf and European markets it built earlier still growing alongside them.

"We have beautiful results. We have women who really manage to succeed in their activities, and who go on to inspire others."

The Cooperative That Waited Until Midnight

Valoasis, Founded By Imen Ismaili And Radhia Wahada, Kebili, Tunisia

ValOasis waited two years for a single phone call. It came at midnight on the tenth of October, when Balades Solidaires, the association responsible for approving Lomjati, the cooperative's project bringing quality snacks to schoolchildren, finally granted its authorisation. Imen Ismaili, the cooperative's co-founder, cried, then sent a voice message straight to the women of ValOasis, sharing the news before she had even finished celebrating it herself. "It was the moment I was finally proud of myself," she says.

ValOasis is a women's agricultural development group in the Kebili Nord region of southern Tunisia; it is the first cooperative in the region founded and led by women. Imen Ismaili and her co-founder Radhia Wahada first got the idea in 2021, during a vocational training on the social and solidarity economy, where the two of them began thinking seriously about how to become agents of change in their own community. Imen travelled to learn from similar women-led cooperatives in Tunisia and Algeria, then further still to Kenya and South Africa, studying real success stories and women's leadership in practice before bringing what she learned home. She and Radhia spent two years preparing the legal registration, known locally as a Patente, that would let them formalise the cooperative properly.

ValOasis started with exactly two members, Imen and Radhia themselves. The cooperative counts more than twenty members and practitioners today, drawn from different fields, ages and backgrounds, a growth Imen credits to changing minds locally one conversation at a time. She deliberately kept the door open to women not yet in education, employment or training, judging every member on process and skill rather than on where she started from.

ValOasis has grown fast enough that outside observers have taken note. A business consultant who worked with the cooperative in its early stages describes it as having moved from incubation into full acceleration in barely two years, a pace most young cooperatives take considerably longer to reach.

Getting Lomjati authorised took two full years of training, kitchen preparation and negotiation with regulators, a process the cooperative counts among the hardest challenges it has faced, and one of its proudest wins once the approval finally came through. Balades Solidaires launched Lomjati in December 2023 with support from the European Union and the World Food Programme, and chose ValOasis as the pilot partner to deliver it. The project supplies eco-responsible, sustainable food to schoolchildren made from valorised oasis products, and it has already reached more than two hundred children with healthy meals, cutting food waste in the process while easing the economic pressure on their families.

ValOasis has also begun turning oasis waste, palm fibre and other biomass that operations would otherwise discard into compost and cellulose-based material, work that lets almost nothing the oasis produces go to waste. Swisscontact trains the cooperative specifically on this front, teaching members how to turn waste into handicrafts and other products with real market value.

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Most of ValOasis's members are older than the woman who leads them, some by a wide margin, and the cooperative has had to build trust across that gap deliberately rather than assume it. Women outside the cooperative have openly questioned how someone so young could run it. Members inside it, over time, have come to see the opposite: a leader who writes every plan down, shares every goal openly, and treats decisions as something the group works toward together rather than something handed down from above. That approach has become something like ValOasis's institutional culture, horizontal rather than hierarchical, and it now counts among the cooperative's real strengths.

A wide network of institutions has backed ValOasis since its earliest days. Local and national bodies gave technical support to accelerate its registration. A 2024 cohort shortlisted the cooperative as a leading cooperative, and Tunisia's Ministry of Family, Women, Children and the Elderly awarded it a grant. UNDP and the Konrad Adenauer Stiftung have both supported ValOasis directly, helping build its cooperative governance, financial management, marketing, agility and leadership training.

That preparation covered more than paperwork. ValOasis trained in the regulations governing Tunisia's social and solidarity economy, alongside food hygiene, ISO standards, governance, digital marketing, sustainability and teamwork, then carried that training back to its own members. ValOasis has properly registered every one of its papers with Tunisia's Chamber of Commerce, exactly as it set out to do from the start.

What ValOasis offers its members goes beyond any single product. Every woman who joins receives training in hygiene, quality standards and how to actually sell what she makes. One arm of the cooperative's work, a project called Chilli Oasis, focuses specifically on storytelling and empowerment, giving members a way to share their own progress rather than measure themselves only against one example. It is, in the founder's own words, how one woman's confidence becomes a whole cooperative's, and it is the growth she is proudest of.

ValOasis now runs on its own economic model, built on what it actually sells, but reaching further than Tunisia's own borders still means clearing real obstacles. The cooperative needs transport that meets proper hygiene standards, formal authorisation to export, and certifications including organic, or BIO, accreditation before its products can travel regionally or worldwide with the same confidence they already carry at home.

We asked Imen what advice she would give another young woman thinking about leading something of her own. "Leadership is not difficult," she says, "but it requires discipline, self-confidence, a clear vision, and real determination. You need a group around you that is committed, and you need a vision that is completely clear."

> ***"I am the smallest one here in age, but the president. Small in age, but the one leading the room."***

What We Learnt

Twenty-Five Stories, Across The Continent, And The Patterns That Connect Them

This magazine gathered twenty five interviews from across the continent, and they do not describe twenty five different problems. They describe the same handful of problems, over and over, in different languages, currencies, and crops. A woman in Rombo confidently carrying avocados across a border she once feared, a cooperative in Kebili waiting two years for a single phone call, a trader in Mchinji who did not know a rule that could have protected her for over a decade already exists. Read together, these stories stop being individual portraits and start being a diagnosis.

THE AWARENESS GAP

The single most common story in this magazine is about a policy that already exists but has not reached the person it was written for. The ECOWAS Trade Liberalisation Scheme (ETLS), Simplified Trade Regimes (STRs), tariff exemptions and duty-free thresholds show up again and again as rules that had been active for years, sometimes over a decade, before the trader in front of us ever heard of them. One trader crossed into a neighbouring country more than thirty times without knowing a Simplified Trade Regime had covered that exact route since 2010. Another smuggled goods across a border for years out of fear of formal costs that turned out to be lower than the price of smuggling itself. The lesson is not that Africa lacks good trade policy. It is that policy without a delivery mechanism is not policy at all; it is just a document. The traders who did better were not the ones working harder; they were the ones who happened to sit near a training session, an association, or a desk officer willing to explain to them how these processes work.

That gap is not universal and it is closing in some places. Across the COMESA-EAC-SADC Tripartite region, twenty nine member states built the Tripartite Simplified Trade Regime (TSTR) by consulting the small-scale women and youth traders who would actually use it, rather than designing it in a room without them. The framework has already cleared the Tripartite Committee of Experts and is moving toward final adoption by the Tripartite Ministerial Council later in 2026.

WHAT ACTUALLY WORKS

Three patterns recur often enough across these twenty-five stories to count as something close to a formula.

Small capital combined with training consistently outperforms large capital alone. The traders who describe genuine turning points rarely point to the size of a grant. They point to the moment someone taught them what to do with it. A few hundred dollars, paired with structured mentorship, moved businesses from a handful of bags to truckloads. Large sums without that structure did not show up as often, or as decisively, in these conversations.

Collective action solves what individual formalisation cannot. Every trader who described crossing a border alone also described how expensive that was, in money, in time, in vulnerability to extortion. The ones who joined a cooperative, a SACCO or a registered trading collective gained something individual registration could not buy: shared transport costs, legal standing before they reached truckload volumes on their own, and a support network built into daily practice rather than filed away as paperwork.

Value addition is where the margin lives. Almost every business in this magazine that started as a raw commodity trade eventually tried to become something else: a fruit into jam, an oilseed into cooking oil, waste into compost or handicrafts. Post-harvest loss, cited independently at close to forty per cent, is not just a crisis. Several entrepreneurs now treat it as an investment case: whoever builds the storage, the drying, the processing captures value that would otherwise simply rot in a field.

> ***The TSTR shows that when policy is built with people, not just for them, regional integration delivers tangible results.***
>
> — Protase Echessah, Senior Specialist for Food Trade Policy, AGRA

THE AFRICA-TO-AFRICA PARADOX

One pattern is sharp enough to name on its own: in story after story, it was easier to reach a market outside Africa than a market inside it. One entrepreneur found it simpler to export a container to Australia than to a country bordering her own. Another discovered that a neighbouring market bought fruit from a European country that grows none of it, rather than from African farms an hour's drive from its own border. None of this is a failure of ambition. It is a failure of mutual recognition, where a certificate earned in one African country still counts for nothing in the next one over, even under agreements that say otherwise on paper. Closing that gap, more than any single new policy, is the unfinished work AfCFTA still has to do at the level where these businesses actually operate.

WHO IS ACTUALLY DOING THIS WORK

This magazine, taken as a set, is disproportionately about women and about youth, not because we selected for that, but because that is who is actually moving goods across these borders. Associations profiled here report membership that runs sixty to eighty per cent women, and the businesses that employ others in this magazine skew heavily toward employing young people, often close in age to the founders themselves. More than one entrepreneur described a father, a husband or a stranger at a border questioning whether she belonged in the trade at all. Any policy or investment aimed at cross-border trade that does not start from this demographic reality is aiming at the wrong target.

WHAT EXTERNAL SUPPORT HAS ACTUALLY DONE

Development partners appear in nearly every story in this magazine, but that support rarely arrived as pure cash. Oftentimes it arrived as training that came before the money, as technical support to get through a registration process a business could not have completed alone, or as market-access support connecting a producer to a buyer they would never have found on their own. One partnership alone, combining a trade association's own border desks with a digital reporting tool, has moved close to 8,800 metric tons of goods worth nearly 1.9 million US dollars, supported close to nine thousand traders, and created more than 3,600 jobs, most of them held by young people and women, while cutting non-tariff barriers by roughly 80 per cent. Where support worked best, it built capacity that stayed behind after the funding ended - in the form of a trained agronomist, a bookkeeping habit, a network of contacts that outlasted the programme itself. Where gaps remain, they cluster mainly at the jump from a functioning small business to genuine export volume, and in continuity, since several entrepreneurs described support that arrived once and did not return, even after the business had clearly outgrown its first grant.

FIVE RECOMMENDATIONS

Invest in last-mile awareness, not just policy design. A trade rule nobody knows about protects no one. The associations in this magazine that run their own information desks and training sessions consistently produced members who traded with more confidence and less fear than those without that access.

Fund collectives, not only individuals. Every cost this magazine documents- transport, legal registration, negotiating power- gets cheaper when shared, and financing structured around groups would match how trade actually happens on the ground.

Build alternative paths to credit. Traditional collateral requirements exclude almost everyone in this magazine. Several of the trade associations profiled here are already exploring credit models built on a trader's own activity, how often they cross a border, how much they move, how consistently, as a substitute for paperwork they will never have.

Prioritise mutual recognition between African markets specifically. Traders in this magazine will not feel the AfCFTA's promise of a single continental market until the next member state honours a certificate earned in the first one, without demanding a second, costly process from traders who want to access the new AfCFTA market.

Fund what comes after the first grant. The biggest gap this magazine surfaces sits in the middle of a business's life, when a company has outgrown its first round of support but has not yet reached the scale that attracts the next one.

None of the twenty-five people in this magazine asked for charity. Nearly all of them said some version of the same thing: they wanted the standing of an investment, not the label of a cause, and given the numbers in these pages, that request is simply theirs to collect.

> ***We are seeing young traders move from informal, high-risk crossings into registered, protected trade, which is exactly what turning policy into lived reality looks like.”***
>
> - Sunil Dahiya, AGRA

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